

Sales Sheet B You Care Savings Account

Effective Date: August 18, 2025

Information	Details																
Product Name	B You Care Savings Account with Life Insurance Coverage (no premium payment required)																
The minimum and maximum deposit amounts	<ul style="list-style-type: none"> Initial account opening: 500 THB, with no maximum deposit limit Coverage starts from a balance of 1,000 THB 																
Interest Rate	0.45% p.a.																
Example of interest calculation	<p>The Bank calculates interest based on the annual percentage rate announced in its official deposit interest rate bulletin. Interest is computed on a daily balance basis, using 365 days per year for the calculation—regardless of whether the calendar year has 365 or 366 days</p> $\text{Interest earned} = \text{Principal} \times \left(\frac{\text{Interest Rate}}{100}\right) \times \left(\frac{\text{Number of Days Deposited}}{365}\right)$ <p>Example: The customer has an end-of-day balance of 1,000 THB for 1 day.</p> $1,000 \times \left(\frac{0.45}{100}\right) \times \left(\frac{1}{365}\right) \approx 0.01 \text{ Baht}$ <p>The customer will accrue approximately 0.01 THB in interest.</p> <hr/> <p>Example of Coverage Calculation:</p> <p>Coverage for death or total permanent disability due to an accident is equal to 20 times the end-of-day account balance 1 day before the accident. The account balance must be at least 1,000 THB, and the maximum coverage is 20 million THB.</p> <p>Case 1: If an accident occurs on August 20, 2025, the account balance on August 19, 2025, will be used to calculate the coverage. In this case, the balance was only 990 THB, which is below the minimum requirement, so no coverage would be provided.</p> <table> <tr> <th>Date</th><th>End-of-day balance</th></tr> <tr> <td>August 18, 2025</td><td>1,000 THB</td></tr> <tr> <td>August 19, 2025</td><td>990 THB</td></tr> <tr> <td>August 20, 2025</td><td>1,000 THB</td></tr> </table> <p>Case 2: If the accident occurs on 19 August 2025, the account balance on 18 August 2025 will be used for the calculation. In this case, the balance on 18 August 2025 was 1,000 THB, which meets the minimum requirement. Therefore, the customer is entitled to coverage of 20 times 1,000 THB, totaling 20,000 THB.</p> <table> <tr> <th>Date</th><th>End-of-day balance</th></tr> <tr> <td>August 18, 2025</td><td>1,000 THB</td></tr> <tr> <td>August 19, 2025</td><td>990 THB</td></tr> <tr> <td>August 20, 2025</td><td>1,000 THB</td></tr> </table>	Date	End-of-day balance	August 18, 2025	1,000 THB	August 19, 2025	990 THB	August 20, 2025	1,000 THB	Date	End-of-day balance	August 18, 2025	1,000 THB	August 19, 2025	990 THB	August 20, 2025	1,000 THB
Date	End-of-day balance																
August 18, 2025	1,000 THB																
August 19, 2025	990 THB																
August 20, 2025	1,000 THB																
Date	End-of-day balance																
August 18, 2025	1,000 THB																
August 19, 2025	990 THB																
August 20, 2025	1,000 THB																

Sales Sheet B You Care Savings Account

Interest payment period	Interest is paid monthly on the last day of each month.
Main Product Terms	<ol style="list-style-type: none"> This account is available to individuals aged 15 to 70 years. (Age is calculated by subtracting the birth year from the current year.) Joint accounts are not permitted. Minimum opening deposit is 500 THB with no maximum limit. Funds must be deposited within 30 days from the account opening date. If the required deposit is not made, or the account balance becomes zero, the bank reserves the right to close the account automatically. There is no requirement to maintain a minimum balance in the account. The bank reserves the right to allow each customer to open only one B You Care account. Provides accidental death coverage of up to 20 times the account's end-of-day balance on the day before the accident, if the balance is at least 1,000 Baht. The maximum payout is 20 million Baht. Account holders may designate only one beneficiary. If no beneficiary is designated, the legal heirs shall be considered the beneficiaries. This account can be linked to any debit card issued by the bank. Annual and issuance fees apply as stated in the bank's official announcement. Linked transfer accounts can only be registered through the Mobile Banking Application. If the account is closed within six months of the opening date, the bank will charge a fee of 100 Baht.
Additional conditions apply to accounts opened via LHB You (Mobile Banking App) (E-Passbook)	<ol style="list-style-type: none"> For Thai nationals aged 15 to 70 years. (Age is calculated by subtracting the birth year from the current year.) A valid phone number and email address are required for registration to receive notifications. Account statements can be accessed via the Mobile Banking Application. If the account is closed at a branch, the bank will transfer the remaining balance only to an account with the same account holder's name. <p>Terms and Conditions for Deposit, Withdrawal, Transfer, and Payment</p> <p>This account may conduct deposit / withdrawal / transfer / payment transactions in the following channels:</p> <ol style="list-style-type: none"> The LHB You (Mobile banking application) channel may be used to conduct transfer or payment transactions for an unlimited number of times. Deposit / withdrawal transactions may be conducted via a banking agent (7-Eleven) under the following terms: <ul style="list-style-type: none"> Deposit transactions may be conducted for a maximum of no more than 10,000 Baht per time or a maximum of no more than 99,999 Baht per day per account. Withdrawal transactions may be conducted for a maximum of no more than 5,000 Baht per time or a maximum of no more than 20,000 Baht per day (all accounts combined). <p>Remarks: An identification card is needed for every transaction.</p>

Sales Sheet B You Care Savings Account

	<p>3. The Bank's branches may only conduct deposit transactions (withdrawal / withdrawal transfer transactions may not be conducted)</p> <p>4. Transactions can be conducted via an LH Bank debit card by increasing/reducing transaction limits at the LHB You Application.</p>
Additional conditions apply for accounts opened at branches (Passbook provided).	<p>For Thai nationals and foreign individuals aged 15 to 70 years (age is calculated by subtracting the birth year from the current year) who are unable to open an account via LHB You.</p> <p>Terms and Conditions for Deposit, Withdrawal, Transfer, and Payment</p> <ul style="list-style-type: none"> Deposits, withdrawals, and transfers can be made at the bank's branches.
Type of Insurance / Insurer	Personal Accident Insurance (PA) by Thai Paiboon Insurance Public Company Limited.
Coverage Limit	<ul style="list-style-type: none"> Coverage for death or total permanent disability due to an accident is equal to 20 times the end-of-day account balance 1 day before the accident. The account balance must be at least 1,000 THB, and the maximum coverage is 20 million THB. Coverage is effective from the account opening date and is valid 24 hours a day, worldwide
Coverage Conditions	<ul style="list-style-type: none"> The insured must be in good physical health, with no disabilities, no pre-existing conditions, and must not be suffering from any critical illness on the date of account opening. Examples of excluded conditions include: heart disease, AIDS, cancer, brain disease, cirrhosis, chronic kidney failure, arthritis, epilepsy, SLE, alcoholism, hypertension, bone/muscle disease, and diabetes. This insurance plan provides coverage for all occupations and nationalities, applicable to bank account holders with an end-of-day balance of at least 1,000 Baht on the day before the accident occurred Each customer is allowed to open only one account under this insurance plan, in accordance with the bank's conditions The account holder may designate only one beneficiary. If no beneficiary is named, the company reserves the right to assign the legal heir(s) as the sole beneficiary Once the company has paid compensation to the designated beneficiary, the legal heirs of the account holder shall have no further claim to the insurance compensation and/or any other payments from the company <p>In the event the insured person dies due to an accident</p> <ul style="list-style-type: none"> The beneficiary or a family member must notify the bank or any bank branch. The beneficiary or a family member must prepare and submit the required documents for claim consideration to the company within 30 days from the date of death. The required documents are as follows: <ul style="list-style-type: none"> ➤ Copy of the national ID card of the insured person and the beneficiary ➤ Copy of the house registration of the insured person and the beneficiary ➤ Copy of the death certificate of the insured person ➤ Certificate of death issued by a medical practitioner or hospital ➤ Copy of the daily report made by the police officer ➤ Copy of the autopsy report issued by the police officer ➤ Passbook or a certified bank statement of the deceased's account

Sales Sheet B You Care Savings Account

In the event the insured person suffers accidental loss of limb(s), eyesight, or total permanent disability

- The beneficiary or a family member must notify the bank or any bank branch.
- The beneficiary or a family member must prepare and submit the required documents for claim consideration to the company within 30 days from the date of the incident. The required documents are as follows:
 - Copy of the national ID card and house registration of the insured person
 - Medical certificate stating total permanent disability or loss of limb(s)
 - Physician's report specifying total permanent disability or loss of limb(s)
 - Photograph of the insured person showing the disability or loss of limb(s)
 - Medical treatment records from the hospital/medical facility
 - Passbook or a certified bank statement of the insured person's account

The beneficiary or a family member shall prepare the above documents and submit the claim documents to any bank branch, after which the bank will coordinate with the insurance company on their behalf

INSURING AGREEMENT

LOSS OF LIFE, DISMEMBERMENT, LOSS OF SIGHT OR PERMANENT DISABILITY

DEFINITION

“**Permanent dismemberment**” refers to the loss of body organ from the wrist joint or the ankle joint, and also the loss of use of that organ, which according to the medical indication, will never be able to function at any time in the future.

“**Loss of sight**” refers to complete blindness, which is permanently incurable.

“**Total Permanent Disability**” refers to disability to the extent of being unable to perform the normal duty in the covered person's regular occupation or any other occupation totally and permanently

COVERAGE

This insurance covers loss or damage resulting from bodily injury sustained by the Insured due to an accident, which causes the Insured's death, loss of limbs, eyesight, hearing, speech, or total permanent disability within 180 days from the date of the accident. If the injury requires the Insured to be continuously treated as an inpatient in a hospital or medical facility and subsequently results in death due to that injury, the Company shall pay compensation as follows:

1	100% of the sum insured	for loss of life
2	100% of the sum insured	for permanent disability which continues not less than 12 months after the accident or if there is any medical indication that the Insured suffers a permanent disability.
3	100% of the sum insured	for loss of both hands from the wrist joint or both feet from the ankle joint, or loss of sight for both eyes.
4	100% of the sum insured	for loss of one hand from the wrist joint and one foot from the ankle joint.

Sales Sheet B You Care Savings Account

	5	100% of the sum insured	for loss of one hand from the wrist joint and loss of sight in one eye.
	6	100% of the sum insured	for loss of one foot from the ankle joint and loss of sight for in eye.
	7	60% of the sum insured	for loss of one hand from the wrist joint.
	8	60% of the sum insured	for loss of one foot from the ankle joint.
	9	60% of the sum insured	for loss of sight in one eye.
	10	50% of the sum insured	for permanent loss of hearing or speech.
	11	15% of the sum insured	for permanent loss of hearing in one ear.
	12	25% of the sum insured	for loss of a thumb (two joints).
	13	10% of the sum insured	for loss of a thumb (one joint)
	14	10% of the sum insured	for loss of an index finger (three joints)
	15	8% of the sum insured	for loss of an index finger (two joints)
	16	4% of the sum	for loss of an index finger (one joint)
	17	5% of the sum insured	for loss of each finger (not less than two joints) other than a thumb and an index finger
	18	5% of the sum insured	for loss of a big toe
	19	1% of the sum insured	for loss of each toe (not less than one joint) other than a big toe
	<p>The Company shall pay compensation under this clause for only the highest one item, except in cases of permanent and complete loss of fingers or toes as specified in items 12 to 19, where no claim can be made under any of items 1 to 9. In such cases, the Company shall pay compensation based on the actual loss for each item, but not exceeding the sum insured as specified in the insurance policy schedule.</p> <p>In the case of partial permanent disability that does not qualify for compensation under items 2 to 19, and is not a loss of the sense of taste or smell, the Company will pay compensation based on the opinion of the Company's physician, but not exceeding 50% of the sum insured as specified in the insurance policy schedule.</p> <p>Throughout the insurance period, the Company will pay compensation for outcomes covered under this benefit agreement in a total amount not exceeding the sum insured as stated in the insurance policy schedule. If the Company has paid compensation under this benefit agreement that does not reach the full sum insured, the coverage will continue until the end of the insurance period but only for the remaining balance of the sum insured</p> <p>Remark: coverage and exclusions shall be in accordance with the provisions set forth by the insurance company</p>		

Sales Sheet B You Care Savings Account

Account Maintenance Fee	No account maintenance fee
Service Provider Contact Channels (Bank)	<ul style="list-style-type: none"> • Every branch of Land and Houses Bank Public Company Limited, call 1327, or visit www.lhbank.co.th for more details • E-mail: Callcenter@lhbank.co.th • Other Channels: Facebook, by typing “LH Bank
Service Provider Contact Channels (Insurance Provider)	<ul style="list-style-type: none"> • Thai Paiboon Insurance Public Company Limited – Tel: 1525 • Line Official: thaipaiboon • Email for general inquiries: Support.lhbank@thaipaiboon.com • Email for claims: claim@thaipaiboon.com
Cautions	<ul style="list-style-type: none"> • Service fees and conditions are subject to the bank’s announcements. • Interest rates are subject to change according to the bank’s announcements. For more information, please visit www.lhbank.co.th. • The Bank has the right to suspend deposit account movements and/or seize and/or cancel all or part of services upon discovery of risks that the Account Owner may have unlawful objectives or the Account Owner is involved in illegal actions or received money from transfers by others into the wrong account or in cases where the Bank considers appropriate and/or according to specifications and terms for opening a deposit account.
Tax	In cases where the total interest earned exceeds THB 20,000 per year, a withholding tax of 15% will be applied in accordance with the criteria set by the Revenue Department of Thailand.
Notifications of Changes to Terms of Service or Significant Warnings	In cases where there are changes to terms of products or services with significant effects on service use by customers, the Bank will inform customers at least 30 days in advance.
Remarks	This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law

Sales Sheet B You Care Savings Account

Exclusions of Coverage

This insurance does not cover any loss or damage arising from or related to the following:

1. Loss or damage caused by:

1.1 The insured acting under the influence of alcohol, narcotics, or illegal drugs to the extent of being unable to maintain control.

Note: In the case of a blood test, “under the influence of alcohol” means a blood alcohol concentration of 150 mg% or higher.

1.2 Suicide, attempted suicide, or intentional self-harm.

1.3 Infection by any disease or parasite, except in cases where infection, tetanus, or hydrophobia results from an injury caused by an accident.

1.4 Medical treatment or surgery, except as necessary to treat injuries covered under this policy and carried out within the time frame specified in the policy.

1.5 Miscarriage.

1.6 Dental treatment or root canal treatment, except if performed within 7 days from the date of an accident.

1.7 Dentures, crowns, or prosthetic dental procedures.

1.8 Food poisoning.

1.9 Back pain caused by pre-existing spinal conditions, including disc herniation, spondylolisthesis, degenerative disc disease, spondylosis, or defects/pathologies of the Pars interarticularis (Spondylolysis), except in cases of fracture or dislocation resulting from an accident.

1.10 War, invasion, hostile acts by foreign enemies, or war-like actions, whether or not war has been declared; civil war, rebellion, riot, strike, civil disturbance, revolution, coup, martial law, or any events resulting in the declaration or continuation of martial law.

1.11 Terrorism.

1.12 Radiation or radioactive contamination from nuclear fuel or nuclear waste, resulting from nuclear fuel combustion or any nuclear fission process.

1.13 Explosion of radioactive materials, nuclear components, or other hazardous objects capable of nuclear explosion.

2. Loss or damage occurring under the following circumstances: (unless coverage has been specifically extended and an endorsement issued)

2.1 While participating in racing or competitive sports, including car racing, boat racing, horse racing, skiing of any kind (including jet skiing), skating, boxing, parachuting (except for life-saving purposes), ballooning, hang gliding, bungee jumping, or scuba diving requiring air tanks and breathing apparatus.

2.2 While riding or driving a motorcycle.

2.3 While boarding, disembarking, or traveling on an aircraft not registered for passenger transport and not operated by a commercial airline.

Sales Sheet B You Care Savings Account

2.4 While operating or serving as crew on any aircraft.

2.5 While engaging in a physical fight or provoking a fight.

2.6 While committing a criminal act punishable by severe law, or while being arrested or attempting to evade arrest.

2.7 While the Insured is serving as a soldier, police officer, or volunteer and is engaged in war operations or suppression activities.