

## Sale Sheet B You Pay Savings Account

Effective Date January 09, 2026

Information	Details
<b>Product Name</b>	B You Pay Savings Account
<b>The minimum and maximum deposit amounts</b>	<ul style="list-style-type: none"> <li>• No minimum initial deposit required</li> <li>• No maximum deposit limit</li> </ul>
<b>Interest Rate</b>	0.25% per year
<b>Example of interest calculation</b>	<p>The bank calculates interest at the annual percentage rate announced in the Bank's Deposit Interest Rate Announcement, based on the daily account balance. The number of days per year used for interest calculation is 365 days, regardless of whether the calendar year has 365 or 366 days.</p> <p>The interest calculation formula is as follows:</p> $Interest Earned = Principle \times \left( \frac{Interest Rate}{100} \right) \times \left( \frac{Deposit Period (days)}{365} \right)$ <p><b>Example:</b></p> <p>If the customer has an end-of-day balance of THB 10,000 and keeps the funds in the account for 1 day:</p> $10,000 \times \left( \frac{0.25}{100} \right) \times \left( \frac{1}{365} \right) \approx 0.07 \text{ Baht}$ <p>Therefore, the interest earned for a 1-day holding period is THB 0.07.</p>
<b>Interest payment period</b>	Interest is paid monthly on the last day of each month.
<b>Main Product Terms</b>	<ol style="list-style-type: none"> <li>1. For individual customers only.</li> <li>2. No minimum balance required in the account.</li> <li>3. The Bank reserves the right to open only one "B You Pay" savings account per customer.</li> <li>4. If the account has no activity for 30 days after the account opening date, the Bank will automatically close the account.</li> <li>5. The account can be linked for fund transfer services through the Mobile Banking Application.</li> <li>6. If the account is closed within 6 months from the opening date, a fee of 100 Baht will apply.</li> <li>7. This account can be used together with the B You Pay Debit Card, with the entrance fee and annual fee waived.</li> </ol> <p><b>Terms and conditions for Deposit, Withdrawal, Transfer and Payment</b></p> <p>This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels:</p> <ol style="list-style-type: none"> <li>1. LHB You (Mobile Banking Application): Unlimited transfers and payment transactions.</li> <li>2. Banking Agent (7-Eleven): Deposit and withdrawal transactions under the following conditions:</li> </ol>

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	<ul style="list-style-type: none"> <li>Deposit: Maximum of 10,000 Baht per transaction or up to 99,999 Baht per day per account.</li> <li>Withdrawal: Maximum of 5,000 Baht per transaction or up to 20,000 Baht per day (combined across all accounts).</li> </ul> <p>Remarks: A Thai national ID card must be presented for every transaction.</p> <ol style="list-style-type: none"> <li>Bank Branches</li> <li>B You Pay Debit Card: Transactions can be performed via LH Bank debit cards. Transaction limits can be adjusted through LHB You (Mobile Banking Application)</li> </ol>
<b>Additional conditions apply to accounts opened via LHB You (Mobile Banking Application) (E-Passbook)</b>	<ul style="list-style-type: none"> <li>Available to Thai individual customers aged 15 and above.</li> <li>Joint accounts are not permitted.</li> <li>A mobile phone number and email address are required during registration to receive notifications.</li> <li>Account statements can be accessed via the Mobile Banking Application.</li> <li>For account closures at a branch, the remaining balance will be transferred only to another account under the same account holder's name.</li> <li>Transactions at bank branches are limited to deposits only. Withdrawals and transfers cannot be performed at branches.</li> </ul>
<b>Additional conditions for account opening at bank branches (with Passbook)</b>	<ol style="list-style-type: none"> <li>For Thai and foreign individuals aged 7 and above who need to open an account at a bank branch (in cases where the LHB You app cannot be used to open an account).</li> <li>Accounts for minors may be opened with the consent of a parent or legal guardian.</li> <li>Joint accounts are allowed.</li> <li>Deposits, withdrawals, and transfers can be made at bank branches.</li> <li>Customers who hold a passbook and wish to close their account must present the passbook at the branch. If the passbook is lost or damaged, the Bank may charge a fee of THB 50 to issue a replacement.</li> </ol>
<b>Account Maintenance Fee</b>	No account maintenance fee
<b>Service Provider Contact Channels (Bank)</b>	<ul style="list-style-type: none"> <li>Every branch of Land and Houses Bank Public Company Limited, call 1327, or visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a> for more details</li> <li>E-mail: <a href="mailto:Callcenter@lhbank.co.th">Callcenter@lhbank.co.th</a></li> <li>Other Channels: Facebook, by typing "LH Bank"</li> </ul>
<b>Cautions</b>	<ul style="list-style-type: none"> <li>Service fees and conditions are subject to the bank's announcements.</li> <li>Interest rates are subject to change according to the bank's announcements. For more information, please visit <a href="http://www.lhbank.co.th">www.lhbank.co.th</a>.</li> <li>Depositors are advised to carefully read and understand the terms and conditions before making a decision.</li> <li>Early account closure within 6 months will be charged a fee of 100 Baht.</li> <li>Customers who hold a passbook and wish to close their account must present the passbook at the branch. If the passbook is lost or damaged, the Bank may charge a fee of THB 50 to issue a replacement.</li> </ul>

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	<ul style="list-style-type: none"><li>The Bank reserves the right to suspend account transactions, and/or freeze, and/or terminate services, in whole or in part, if it deems there is a risk that the account holder may have unlawful intentions, is involved in illegal activities, receives funds from an erroneous transfer made by others, or in any other circumstances as considered appropriate by the Bank, and/or as stipulated in the Terms and Conditions of Deposit Account Opening.</li></ul>
<b>Tax</b>	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.
<b>Notifications of Changes to Terms of Service or Significant Warnings</b>	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.
<b>Remarks</b>	This deposit is protected by the Deposit Protection Agency for the amount prescribed by law