

Sale Sheet: Fixed Deposit Account (3, 6, 9, 12, 24, or 36 months)

Effective Date: August 26, 2025

Information	Details
Product Name	Fixed Deposit Account (3, 6, 9, 12, 24, or 36 months)
The minimum and maximum deposit amounts	Minimum initial deposit: THB 1,000. No maximum deposit limit.
Interest Rate	<ul style="list-style-type: none"> The interest rate is based on the Bank's announced fixed deposit rates. Interest rates are subject to change in accordance with the Bank's announcements. The Bank's official interest rate announcements are available at www.lhbank.co.th
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> $\text{Interest earned} = \text{Principal} \times \left(\frac{\text{Interest Rate}}{100} \right) \times \left(\frac{\text{Number of Days Deposited}}{365} \right)$
Interest Payment Period	Interest is paid upon maturity of the deposit term.
Main Product Term	<ol style="list-style-type: none"> Available for individual customers. Accounts may be opened in the name of a minor with parental consent. Minimum deposit requirement: THB 1,000 for initial and subsequent deposits. Interest is paid upon maturity of the deposit term. Early withdrawal: <ul style="list-style-type: none"> If the deposit period is less than 3 months, no interest will be paid. If the deposit period is 3 months or more but before maturity, interest will be paid based on the actual deposit period at the prevailing savings deposit rate applicable to the same customer type on the deposit date, subject to withholding tax. At maturity: <ul style="list-style-type: none"> If the depositor does not withdraw, provide further instructions, or cannot be contacted, the deposit will be renewed automatically as a standard fixed deposit for the same term, at the Bank's prevailing interest rate on the renewal date. Interest will be paid upon maturity.
Additional conditions apply to accounts opened via LHB You (Mobile Banking App) (E-Passbook)	<ol style="list-style-type: none"> Eligible for Thai individual customers aged 15 years and above. <p>Deposit / Withdrawal / Transfer / Payment Conditions</p> <ol style="list-style-type: none"> Early withdrawal via Mobile Banking Application must be made in full (no partial withdrawals allowed). Interest will be paid according to the early withdrawal conditions of the deposit product. Withdrawals or transfers must be credited to the customer's savings account maintained with the Bank only.
Additional conditions apply for accounts opened at branches (Passbook provided).	<ol style="list-style-type: none"> Available for Thai and foreign individual customers aged 7 years and above. Accounts may be opened in the name of a minor with parental consent. <p>Deposit / Withdrawal / Transfer / Payment Conditions</p> <ol style="list-style-type: none"> Deposits, withdrawals, and transfers can be made through any branch of the Bank.
Account Maintenance Fee	No account maintenance fee.

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Channels to contact the service provider (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”
Cautions	<ul style="list-style-type: none"> • Fees and service conditions are subject to the Bank’s announcement. • Interest rates are subject to change according to the Bank’s announcement. For more information, please visit www.lhbank.co.th • Depositors should read and understand all terms and conditions before making a decision. • The Bank reserves the right to suspend account activity, place a freeze, and/or terminate services in whole or in part if there is a risk that the account holder may have illegal purposes, is involved in unlawful activities, receives funds from erroneous or illegal transfers, or in any other cases deemed appropriate by the Bank and/or as specified in the Bank’s account terms and conditions.
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.
Remark	This deposit product is protected by the Deposit Protection Agency for the amount prescribed by law