LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Sales Sheet B You Debit Card

Effective Date September 1, 2026

Information	Details
Product Name	B You Debit Card
Product Type	Debit Card
Card Service Terms and Conditions	• Applicants must be individuals. • The debit card service is available to applicants aged 7 years and above. • Applicants under 15 years of age must obtain consent from a parent or legal guardian. • The B You Debit Card can be linked only to a “B You Pay” savings account. • The linked account must be a single account; joint accounts are not eligible. • Each customer may apply for a maximum of one 1 B You Debit Card. • Customers can receive and start using the B You Debit Card immediately upon successful application.
Required Documents for Application	**Government-Issued Identification (one of the following):** • National ID Card • Alien Registration Card • Passport • Driver’s License

Fees, Transaction Conditions, Benefits, and Other Terms & Conditions	• Initial issuance fee: THB 100 per card
	• Annual fee: THB 100 per card
	• Card replacement fee: THB 100 per card (e.g. forgotten PIN, PIN entered incorrectly exceeding the limit, card lost, damaged, blocked, or renewal)
	• Account statement request fee (Debit Card Statement): THB 100 per copy
	• Transaction slip copy request fee (Sale Slip): THB 200 per transaction
	• Transaction dispute service fee: THB 200 per case
	• Customers may set the daily card transaction limit at THB 50,000 / 100,000 / 200,000 may adjust the limit via LHB You (Mobile Banking Application).
	• Cash withdrawals may be made multiple times per day, subject to the card’s daily transaction limit.
	• No fees are charged for deposits, withdrawals, transfers between accounts within LH Bank, balance inquiries for the linked account, or ATM PIN changes made via LH Bank ATMs.
	• Balance inquiries and cash withdrawals at other banks’ ATMs are free for the first 3 transactions of each month. From the 4th transaction onward, fees apply as follows:
	  ○ Same area: THB 5 per transaction
	  ○ Inter-provincial: THB 15 per transaction
	• Transfers to accounts at other banks via ATM are subject to the card’s transaction limit, with fees as follows:
	  ○ Transfer amount up to THB 10,000: THB 25 per transaction
	  ○ Transfer amount exceeding THB 10,000 up to THB 50,000: THB 35 per transaction
	• Customers can make bill payments via the Bank’s ATMs for eligible billers as designated by the Bank.

This English translation is provided for reference only. In case of any discrepancy, the Thai version shall prevail.

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	● The card can be used to purchase goods and services domestically and internationally, including overseas cash withdrawals, at banks and merchants under the Thai Payment Network or UnionPay International at EDC and for online shopping. ○ Overseas cash withdrawal fee: THB 100 per transaction ○ Overseas balance inquiry fee: THB 15 per transaction ● Foreign exchange conversion risk fee: Not exceeding 1% of the transaction amount incurred. ● The use of card services and applicable fees are subject to the terms and conditions of the merchant or service provider. ● SMS Alert service subscription: THB 10 per month per account or THB 100 per year per account. **Note:** ● **Details of any fee waivers or exemptions are subject to the Bank's terms and conditions as published on the Bank's website at www.lhbank.co.th**
Card Cancellation	● Customers may request card cancellation at any LH Bank branch. ● Customers may request a refund of the unused portion of the annual fee at any LH Bank branch. ● The refunded annual fee difference will be credited to the customer's bank account or paid in cash if the customer closes their bank account with the Bank.
Service Provider Contact Channels (Bank)	● 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	● If the card is lost or stolen, the cardholder must notify the Bank immediately to enable the Bank to block the card. The cardholder shall be liable for any losses incurred prior to the notification of card blocking to the Bank. ● Fees and service conditions are subject to change in accordance with the Bank's announcements. Further details are available on the Bank's website at www.lhbank.co.th ● Applicants should carefully review and understand the product details, terms, and conditions before deciding to apply for the service. ● For debit card transactions, the cardholder is required to enter a 6-digit Personal Identification Number (PIN) when conducting transactions at ATM machines and Electronic Data Capture (EDC) terminals. ● Cardholders must exercise due care in safeguarding their debit card and 6-digit PIN, and must not disclose the PIN, card details, or any related information to any third party. ● Cardholders are advised to change their PIN at least once every three months.
Notifications of Changes to Terms of Service or Significant Warnings	● In the event of any changes to the product terms, fees, or services that may have a material impact on customers' use of the service, the Bank will notify customers at least 30 days in advance.

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