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

Sales Sheet Special Foreign Currency Deposit Campaign - USD Fixed Deposit

Effective Date: October 26, 2026

<table>
<tr><th>Product Details</th><th>Details</th></tr>
<tr><td>Product Name</td><td>Special Foreign Currency Deposit Campaign - USD Fixed Deposit</td></tr>
<tr><td>Account Opening Channels</td><td>● At all branches of Land and Houses Bank (LH Bank)
● Via LHB You Mobile Banking Application (available for Thai individual customers only)</td></tr>
<tr><td>The minimum and maximum deposit amounts</td><td>The minimum initial deposit and each subsequent deposit is USD 10,000, with the total deposit amount not exceeding USD 200,000 per customer per deposit term.</td></tr>
<tr><td>Interest Rate</td><td>
<table>
<tr><th>Deposit Term (Months)</th><th>Interest Rate (% p.a.)</th></tr>
<tr><td>1 month</td><td>3.65%</td></tr>
<tr><td>3 months</td><td>3.65%</td></tr>
<tr><td>6 months</td><td>4.05%</td></tr>
<tr><td>9 months</td><td>4.05%</td></tr>
<tr><td>12 months</td><td>4.15%</td></tr>
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</td></tr>
<tr><td>Interest Calculation</td><td>Interest is calculated on the actual number of deposit days, divided by the day-count basis applicable to each currency. For USD deposits, a 360-day year basis is applied.

$$Interest\ earned = Principal \times \left(\frac{Interest\ Rate}{100}\right) \times \left(\frac{Number\ of\ Days\ Deposited}{360}\right)$$

Example of Interest Calculation
$$\text{USD } 10{,}000 \times \left(\frac{3.65}{100}\right) \times \left(\frac{30}{360}\right) = 30.42 \text{ USD}$$
■ 1-month fixed deposit with an interest rate of 3.65% p.a.
■ Assumed deposit balance at maturity: USD 10,000
■ Interest receivable at maturity: approximately USD 30.42
Note: The interest shown is for illustrative purposes only. The actual amount will depend on the actual number of deposit days and the applicable withholding tax.</td></tr>
<tr><td>Interest Payment Period</td><td>The Bank will pay interest upon maturity of the deposit.</td></tr>
<tr><td>Product Term</td><td>1. Eligible Customers
■ For individual aged 15 years and above.
■ Resident: A Thai national or a foreign national who has been granted permanent residency in Thailand.
■ Non-Resident: A Thai national who has taken up permanent residence abroad, or a foreign national residing or working in Thailand on a permanent basis.
2. Deposit Requirements
■ The minimum initial deposit and each subsequent deposit is USD 10,000, with the total deposit amount not exceeding USD 200,000 per customer per deposit term.
3. Interest Payment
■ Interest will be paid at maturity, subject to withholding tax in accordance with the rules prescribed by the Revenue Department.</td></tr>
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	4. Withdrawal of Principal ▪ Principal must be withdrawn in full for each deposit transaction. Partial withdrawals are not permitted. **5. Early Withdrawal Conditions** ▪ For deposits held for less than 1 month from the deposit date, interest will be paid based on the actual number of days held at the prevailing savings foreign currency deposit rate applicable to the customer type, less withholding tax. ▪ For deposits held for 1 month or longer but less than the full deposit term, interest will be paid at the prevailing normal foreign currency fixed deposit rate for the tenor closest to the actual holding period applicable to the customer type, less withholding tax. **Examples:** ▪ A 3-month fixed deposit held for more than 1 month but withdrawn before maturity will earn interest at the 1-month fixed deposit rate. ▪ A 6-month fixed deposit held for more than 3 months but withdrawn before maturity will earn interest at the 3-month fixed deposit rate. **6. Maturity** ● Upon maturity of each deposit term (1, 3, 6, 9, or 12 months), the deposit will not be automatically renewed. Depositors must contact the Bank to withdraw the funds. **7. Campaign Period** ▪ Effective from 26 October 2026 until further notice.
Account Maintenance Fee	No account maintenance fee
Channels to contact the service provider (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”
Caution	● Account opening and foreign currency deposit transactions are available from Monday to Friday during the business hours of the Bank’s Head Office, excluding public holidays as announced by the Bank of Thailand. ● Other fees and charges shall be in accordance with the Bank’s Schedule of Fees for foreign currency deposit accounts and related services. ● Deposit interest rates are subject to change as announced by the Bank. For more information, please visit www.lhbank.co.th. ● Foreign currency savings accounts carry risks from foreign exchange fluctuations. ● For USD deposits via LHB You (Mobile Banking), a maximum of 2 transactions per deposit term is allowed. ● Depositors should carefully study and understand the terms and conditions before making any decision. ● Foreign currency deposit accounts are not protected for principal or interest by the Deposit Protection Agency under the Deposit Protection Act B.E. 2551 (2008). ● The Bank reserves the right to suspend account transactions and/or place a hold and/or terminate the service, in whole or in part, if it detects potential risks that the account holder may have unlawful intent, may be involved in illegal activities, has received funds transferred in error by

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	others, or in other circumstances deemed appropriate by the Bank, and/or as specified under the terms and conditions of the account.
Tax	Deposit interest earned is subject to withholding tax at the rate prescribed by the Revenue Department.
Notification of changes to service conditions, or important notifications.	In case of changes in product conditions or the provision of services that significantly affect the customer's use of the service, the bank will notify the customer at least 30 days in advance.

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