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

Land and Houses Bank Public Company Limited

Table 4: Interest Rates (Percentage per Annum) for Foreign Currency Deposits

Effective on September 1, 2025

Currency	Type of Deposits	Type of Customers			
		Residents		Non-Residents	
		Individual	Corporate	Individual	Corporate
USD	1. Savings	1.85	1.85	1.85	1.85
	2. Fixed Deposit				
	1 month	2.00	0.15	2.00	0.15
	3 months	2.50	0.30	2.50	0.30
	6 months	2.80	0.45	2.80	0.45
	12 months	3.00	0.60	3.00	0.60
	3. Special Fixed Deposit interest rate campaign				
	1 month	4.00	-	4.00	-
	3 months	4.10	-	4.10	-
	6 months	4.15	-	4.15	-
	9 months	4.10	-	4.10	-
	12 months	4.00	-	4.00	-
	(Special Fixed Deposit interest rate campaign from September 1, 2025, until further notice)				
GBP	1. Savings	0.10	0.10	0.10	0.10
	2. Fixed Deposit				
	1 month	0.20	0.20	0.20	0.20
	3 months	0.30	0.30	0.30	0.30
	6 months	0.50	0.50	0.50	0.50
	12 months	0.60	0.60	0.60	0.60
SGD	1. Savings	0.00	0.00	0.00	0.00
	2. Fixed Deposit				
	1 month	0.00	0.00	0.00	0.00
	3 months	0.00	0.00	0.00	0.00
	6 months	0.30	0.30	0.30	0.30
	12 months	0.30	0.30	0.30	0.30
JPY	1. Savings	0.00	0.00	0.00	0.00
	2. Fixed Deposit				
	1 month	0.00	0.00	0.00	0.00
	3 months	0.00	0.00	0.00	0.00
	6 months	0.00	0.00	0.00	0.00
	12 months	0.00	0.00	0.00	0.00

Currency	Type of Deposits	Type of Customers			
		Residents		Non-Residents	
		Individual	Corporate	Individual	Corporate
CNY	1. Savings	0.00	0.00	0.00	0.00
	2. Fixed Deposit				
	1 month	0.00	0.00	0.00	0.00
	3 months	0.00	0.00	0.00	0.00
	6 months	0.00	0.00	0.00	0.00
	12 months	0.00	0.00	0.00	0.00
EUR	1. Savings	0.00	0.00	0.00	0.00
	2. Fixed Deposit				
	1 month	0.00	0.00	0.00	0.00
	3 months	0.00	0.00	0.00	0.00
	6 months	0.00	0.00	0.00	0.00
	12 months	0.00	0.00	0.00	0.00
HKD	1. Savings	0.00	0.00	0.00	0.00
	2. Fixed Deposit				
	1 month	0.00	0.00	0.00	0.00
	3 months	0.00	0.00	0.00	0.00
	6 months	0.00	0.00	0.00	0.00
	12 months	0.00	0.00	0.00	0.00

Remarks:

Fixed Deposit : Premature withdrawal before 1 month, the saving rate will apply.
: Premature withdrawal, the nearest interest rate will apply.

Example:

- **3-Month Fixed Deposit**: If the deposit exceeds 1 month and is withdrawn before the maturity date, the interest rate for a 1-month fixed deposit will be applied.

- **6-Month Fixed Deposit:** If the deposit exceeds 3 months and is withdrawn before the maturity date, the interest rate for a 3-month fixed deposit will be applied.

- **12-Month Fixed Deposit:** If the deposit exceeds 6 months and is withdrawn before the maturity date, the interest rate for a 6-month fixed deposit will be applied.

1. Definition of Customer Type

1.1 Resident individual means a Thai or foreign person who is permitted to reside in Thailand permanently

1.2 Resident juristic person means business, institution or company registered and established in Thailand, foreign person/juristic person's office, branch and agent registered and established in Thailand, government agency, government organization, Thailand state enterprise, juristic person established under special legislation, government pension fund, social security fund, provident fund, mutual fund, securities company, insurance company, financial institution established under special legislation.

1.3 Non-resident individual means (1) foreign person who lives or works in Thailand temporarily (2) Thai person with permanent residence overseas (3) foreign officer or employee or specialist or other person who works for embassy, consulate, specialized agency of The United Nations, international organization or institution based in Thailand.

1.4 Non-resident juristic person means Thai juristic person's office, branch and agent located outside Thailand, business, institution or company registered and established in foreign country, foreign government and organization, foreign embassy, consulate, United Nations Specialized Agencies, international organization stationed in Thailand, financial institution, finance company, securities company, funds, non-life insurance company, life-insurance company and asset management company.

2. Conditions of Interest Payment

2.1 For savings deposit account, the bank will pay interest twice a year on June 25th and December 25th of every year. If it falls on the bank holidays, the bank will pay interest on the next working day.

2.2 For a fixed deposit account, the bank will pay interest upon maturity. In case the customer having fixed deposit, account has withdrawn money from the account prior to the maturity and

- The deposit period is less than 1 month, then, it will receive the savings deposit interest rate at the date of withdrawal.
- The deposit period is more than 1 month, but withdrawal before maturity will get the nearest interest rate at withdrawal date.

For any customer who has full qualifications in accordance with the bank's specified criteria, the bank may consider paying a fixed deposit interest rate as appropriate on a case-by-case basis.

3. **Renewal of Deposit:** At the maturity date for each fixed deposit, the bank will not renew the deposit automatically. The customers must contact the bank to withdraw the deposit only.

4. **Interest Calculation Method**

   4.1 Interest calculation method and number of base days used for interest calculation

   - Principal x Interest Rate / 100 x Deposit Period / 360 or 365

   4.2 For USD, JPY, CNY and EUR currency, 360 base days per annual shall apply for calculation.
   4.3 For GBP, SGD and HKD currency, 365 base days per annual shall apply for calculation.

5. **Conditions for Providing Special Deposit Interest**

   For the customer corresponding to the conditions and criteria as specified by the bank and having a special agreement with the bank, the bank reserves the right and may consider for paying the additional interest as appropriate.

6. **Account opening is available at all branches.**

7. **Conditions for Opening Fixed Deposit Account**

   7.1 The customer must have or open Thai Baht and foreign currency savings deposit account of Land and Houses Bank Public Company Limited (being the same currency as fixed deposit account and fixed deposit special program) on the day of making deposit transaction. In this regard, the savings deposit account's name must be the name of account of fixed deposit account.

   7.2 The customer cannot withdraw part amount of money from the fixed deposit account or fixed deposit special program prior to the maturity of deposit period, except for withdrawal of whole amount of money. The interest rate for premature withdrawal will be in accordance with the conditions of interest payment (2).

8. **Conditions for Opening a Special Fixed Deposit Account (1,3,6,9,12 months)**

   8.1 For individual customers.

   8.2 Opening an account for the first time and each additional deposit is a minimum of USD 10,000 and the total deposit cannot exceed USD 200,000 per customer per deposit period. (New money only)

   8.3 The bank will pay interest upon maturity, with tax withheld at the source according to the regulations established by the Revenue Department.

   8.4 The withdrawal of the principal must withdraw the entire amount of each deposit deposited. Partial withdrawals are not possible.

   8.5 Conditions for withdrawal before maturity

8.5.1 Withdrawal money that has been deposited less than 1 month from the date of each deposit. The bank pays interest according to the actual deposit period at the savings interest rate as announced by the Bank on the date of accepting each deposit (According to customer type) and deduct withholding tax.

8.5.2 Withdrawal money that has been deposited since 1 month from the date of each deposit and the deposit does not complete the deposit period. The bank will pay interest at a time similar to the withdrawal date at the Fixed Deposit board interest rate. according to the Bank's announcement on the date of accepting each deposit (according to customer type) and deduct withholding tax.

Example:

- **3-Month Fixed Deposit:** If the deposit exceeds 1 month and is withdrawn before the maturity date, the interest rate for a 1-month fixed deposit will be applied.
- **6-Month Fixed Deposit:** If the deposit exceeds 3 months and is withdrawn before the maturity date, the interest rate for a 3-month fixed deposit will be applied.

8.6 On the maturity date for each special Fixed Deposits, the bank will not renew the deposit automatically. The customers must contact the bank to withdraw the deposit.

8.7 Deposit period from September 1, 2025, until further notice.

9. Other Provisions

9.1 The bank reserves the right to change the specified conditions and the deposit interest rates as it deems appropriate or to be consistent with the financial market situation of foreign currency deposited with the bank.

9.2 The deposit interest rates aforesaid will be effective from the date of announcement until the bank's announcement of change.

9.3 The principal and accrued interest of the foreign currency deposit accounts are not applicable under the deposit protection agency act B.E. 2551.

9.4 The foreign currency deposit accounts must be in compliance with the requirements and provisions of the law on currency exchange control.

9.5 For the juristic person established under special legislation, government pension fund, social security fund, provident fund, mutual fund, securities company, insurance company, financial institution established under special legislation, that wish to open the foreign currency deposit account, please contact the bank's staff.

(Mr. Shih, Jiing-Fuh)
President
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