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

Sale Sheet B You Rich Savings Account

Effective Date August 03, 2026

<table>
<tr><th>Information</th><th>Details</th></tr>
<tr><td>Product Name</td><td>B You Rich Savings Account</td></tr>
<tr><td>The minimum and maximum deposit amounts</td><td>The minimum initial deposit is THB 500, and the maximum THB 500 million.</td></tr>
<tr><td>Interest Rate</td><td>• Deposit up to 2 million THB: 1.25% p.a.
• Deposit exceeding 2 million THB up to 50 million THB: 0.90% p.a.
• Deposit exceeding 50 million THB up to 500 million THB: 0.25% p.a.</td></tr>
<tr><td>Example of interest calculation</td><td>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.
The interest calculation formula is as follows:
$$Inerest\ Earned = Principle \times \left(\frac{Interest\ Rate}{100}\right) \times \left(\frac{Deposit\ Period\ (days}{365}\right)$$
Example of Interest Calculation
A customer has an end-of-day deposit balance of THB 60,100,000. For a deposit period of 1 day, the interest earned is THB 1,321.23, calculated as follows:
<table>
<tr><th>End-of-Day Balance</th><th>Calculation</th><th>Interest Earned (per day)</th></tr>
<tr><td>Deposit up to 2 million THB</td><td>2,000,000x (1.25 /100) x (1/365)</td><td>68.49 THB</td></tr>
<tr><td>Deposit exceeding 2 million THB up to 50 million THB:</td><td>48,000,000 x (0.90 /100) x (1/365)</td><td>1,183.56 THB</td></tr>
<tr><td>Deposit exceeding 50 million THB up to 500 million THB</td><td>10,100,000 x (0.25 /100) x (1/365)</td><td>69.18 THB</td></tr>
<tr><td></td><td></td><td>1,321.23 THB</td></tr>
</table>
</td></tr>
<tr><td>Interest payment period</td><td>Interest is paid twice per year at the end of every June and December</td></tr>
<tr><td>Main Product Terms</td><td>1. For individuals aged 15 and above.
2. Accounts can only be opened in the name of an individual (joint accounts are not permitted).
3. Each customer may open only one B You Rich Savings Account.
4. Minimum initial deposit: THB 500.
5. Minimum balance requirement: THB 500. Withdrawals or transfers that would reduce the balance below THB 500 are not permitted, except in the case of account closure. (This condition applies to accounts opened on or after 1 October 2024.)
6. Account statements can be viewed via the Mobile Banking Application.
7. Compatible with debit cards.
8. Linked transfer accounts can only be registered through the Mobile Banking Application.
9. If the account is closed within six months of the opening date, the bank will charge a fee of 100 Baht.</td></tr>
</table>

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Additional conditions apply to accounts opened via LHB You (Mobile Banking Application) (E-Passbook)	1. For Thai individual customers aged 15 years or older 2. Must provide a telephone number and email address during registration to receive notifications. 3. Can access account statements via the Mobile Banking Application. 4. For account closures at a branch, the Bank will only transfer the remaining balance to an account in the same name as the account holder. **Terms and Conditions for Deposit, Withdrawal, Transfer, and Payment** This account may conduct deposit / withdrawal / transfer / payment transactions in the following channels: 1. The LHB You (Mobile banking application) channel may be used to conduct transfer or payment transactions for an unlimited number of times. 2. Deposit / withdrawal transactions may be conducted via a banking agent (7-Elevent) under the following terms: • Deposit transactions may be conducted for a maximum of no more than 10,000 Baht per time or a maximum of no more than 99,999 Baht per day per account. • Withdrawal transactions may be conducted for a maximum of no more than 5,000 Baht per time or a maximum of no more than 20,000 Baht per day (all accounts combined). Remarks: An identification card is needed for every transaction. 3. The Bank's branches may only conduct deposit transactions (withdrawal transfer transactions may not be conducted) Transactions can be conducted via an LH Bank debit card by increasing/reducing transaction limits at the LHB You Application.
Additional conditions for account opening at bank branches (with Passbook)	1. For Thai and foreign individuals aged 15 years and above. Deposits/Withdrawals/Transfers, Privileges & Terms 2. Can conduct deposit/withdrawal/transfer/payment transactions at any branch of Land and Houses Bank Public Company Limited.
Account Maintenance Fee	No account maintenance fee
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	• Service fees and conditions are subject to the bank's announcements. • Interest rates are subject to change according to the bank's announcements. For more information, please visit www.lhbank.co.th. • Depositors are advised to carefully read and understand the terms and conditions before making a decision. • The Bank has the right to suspend deposit account movements and/or seize and/or cancel all or part of services upon discovery of risks that the Account Owner may have unlawful objectives or the Account Owner is involved in illegal actions or received money from transfers by others into the wrong account or in cases where the Bank considers appropriate and/or according to specifications and terms for opening a deposit account.

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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.
Remarks	This deposit is protected by the Deposit Protection Agency for the amount prescribed by law

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