

Promotion for new and existing bank customers who open a fixed deposit account and meet the deposit amount conditions stipulated by the Bank via branch channels or LHB You application

1. Terms and Conditions of the Promotion for Bank Customers Individuals

1.1 New customers (meaning customers who have never had any products with the Bank before NEW CIF, or customers who previously had products with the Bank and have closed all accounts/products with the Bank as of December 31, 2024) and existing customers of the Bank (meaning individual customers who have deposit products, or life insurance, or mutual funds, or loans with the Bank and whose account status is normal) must open a fixed deposit account with a deposit period of 3, 5, 6, 7, 9, 12, 24, 36 months via branch channels or the LHB You application with a cumulative **new deposit*** across all deposit periods starting from 1,000,000 Baht or more during the promotional period (joint accounts are not permitted) and the account status must be normal.

*New Deposit refers to the money the customer deposits into the fixed deposit account under this campaign, which must come *only* from other financial institutions. Money that is in circulation or money transferred from accounts within Land and Houses Bank Public Company Limited will not be eligible to participate in this program.

*The Bank will verify the **Net New Deposit** that customers deposit into the fixed deposit account according to clause 1.1 by checking the customer's Total Asset Under Management (Total AUM) as of October 31, 2025 (the day prior to the start of the campaign), which must show an incremental new deposit of 1,000,000 Baht or more throughout the promotional period.

Customer	Customer's Total Asset Under Management (Total AUM) as of Oct 31, 2025	New Deposit Amount into Fixed Deposit Account as of Nov 1, 2025	Eligibility to receive the complimentary gift
Customer A has a fixed deposit maturing on Oct 31, 2025, for 2,000,000 Baht and the customer did not withdraw the money.	2,000,000 Baht	2,000,000 Baht	Customer is not eligible
Customer B has a fixed deposit maturing on Oct 31, 2025, for 2,000,000 Baht and the customer withdrew the said amount to another bank.	0 Baht	2,000,000 Baht	Customer is eligible
Customer C has a fixed deposit maturing on Oct 30, 2025, for 1,000,000 Baht and the customer withdrew the said amount to another bank.	0 Baht	1,000,000 Baht	Customer is eligible

2. Campaign Period : November 1, 2025 – December 31, 2025

3. Complimentary Gift

3.1 Customers will receive a complimentary gift, which is the special edition Ganesha's Emblem Box with a limited-edition design box, valued at 590 Baht, 1 gift. This right is reserved only for customers who fully comply with the conditions in clause 1.1 as stipulated by the Bank.

3.1.1. The Ganesha Rabbit Card (God of Success) has a balance of 150 Baht on the card.

3.1.2. Limited to 1 right per 1 person per 1 gift throughout the campaign period.

4. Conditions for Receiving the Complimentary Gift

4.1 Customers who fully comply with the conditions will receive the complimentary gift via delivery or at the branch, depending on the account opening channel, as follows:

- **For accounts opened at the branch:** Customers can receive the complimentary gift at the branch where the account was opened starting from December 20, 2025, onwards, according to the working days and hours. Check the branch hours at <https://www.lhbank.co.th/th/branch-locations/>
- **For accounts opened via the LHB You application:** Customers must provide a delivery address for the complimentary gift through the 'Rewards' menu.

Note: In case the customer opens the account via the application, they can submit the delivery address for the complimentary gift via the LHB You application (via the 'Special Privileges' menu). The mobile phone system used must support (1) operation via Chrome browser version 113.0 or equivalent or greater, or other browsers with a version equivalent to or greater than Chrome browser, and (2) a phone using the iOS or Android operating system launched from 2018 onwards.

4.2 Complimentary Gift Delivery Schedule: The Bank will start the process of delivering the complimentary gift to the address provided by the customer via the LHB You application starting from December 20, 2025, onwards, with details as follows:

- **Delivery Cut-off:** The Bank will have a delivery cut-off every 7-14 business days (excluding Saturdays, Sundays, or public holidays).
- **Delivery Time:** The estimated delivery time for the Phra Pikanet Rabbit Card is 3-5 business days from the cut-off date.

4.3 The Bank reserves the right to award the complimentary gift only to customers whose participating account status remains **Active Account** throughout the

promotional period. If a customer closes the account before the period when the Bank considers checking for the complimentary gift, the customer will not be eligible to receive the said gift.

5. Conditions of the Fixed Deposit Account Product

5.1 Fixed Deposit Account with deposit periods of 3, 6, 9, 12, 24, 36 months. The minimum opening deposit is 1,000 Baht, and the minimum subsequent deposit is 1,000 Baht, with no maximum limit on the deposit amount.

5.2. Special Fixed Deposit Account with deposit periods of 5, 7 months. The minimum opening deposit is 100,000 Baht. Deposits can only be made once on the opening date, up to a maximum of 10,000,000 Baht (1 person per 1 account).

5.3. Interest rates are as announced by the Bank and may be subject to change according to the said announcement. The announcement of interest rates can be checked on the website www.lhbank.co.th.

6. Annual Percentage Rate (APR)

6.1 The special edition Ganesha's Emblem Box with a limited edition design box, valued at 590 Baht, received by the customer is calculated to be equivalent to an interest rate of 0.059% per annum from a deposit amount of 1,000,000 Baht deposited for a period of 1 year.

7. This promotional program cannot be exchanged for cash or a cash refund of the difference.

8. Customers cannot transfer the right to receive this complimentary gift to others and cannot exchange or replace it with any other complimentary gift in any case.

9. The Bank reserves the right to amend, change, and/or cancel the details and conditions of this promotional program, whether in whole or in part, including changing the complimentary gift/privilege to one of equivalent value as appropriate, and will notify service users in advance through the website of Land and Houses Bank Public Company Limited, www.lhbank.co.th, and via the LHB You application.

10. Interest rates, terms, conditions, and duration of the promotional program are as stipulated by the Bank. The consideration of any terms or conditions will be based on reasonableness, with the benefit of the customer being important, and the decision of the Bank shall be final

11. This deposit is protected by the Deposit Protection Agency according to the amount specified by law.

12. Customers can inquire for more details at LH Bank Call Center, Tel. 1327.