



## Sales Sheet Digital Savings

**Product Name** : Digital Savings  
**Product Type** : E-Passbook Savings  
**Effective Date** : 1<sup>st</sup> December 2024

### Interest Rate per Year (% per year)

Interest Rate 0.25% per Year\*

#### Interest Rate Calculation

Bank will calculate interest for money savings by annual percentage rate as announced with actual deposit period and 365 days per year. Here is formula calculation;

$$\text{Interest Amount} = \text{Principle} \times \frac{\text{Interest Rate}^*}{100} \times \frac{\text{Actual Deposit Period (Days)}}{365}$$

#### Example

A customer has a deposit balance at the end of the day 100,000 for 1 day will receive interest amount as follows;  $(100,000 \times 0.25^* / 100 \times 1 / 365) = 0.68$  Baht

#### Interest Payment Period

- Interest will be paid 2 times per year at the end of June and December
- Deposit interest payment period will have withholding tax as specified by the Revenue Department

*\*\*Interest rates may change according to the Bank's notifications. For more information, see [www.lhbank.co.th](http://www.lhbank.co.th)*

## Product Terms

- Depositors must be an individual with Thai citizenship with age of 15 years. (joint accounts cannot be opened)
- Depositors can be New or Existing to Bank
- No minimum deposit for opening the account and remaining balance.
- Accounts without the first minimum deposit within 30 days from the account opening date will be automatically closed
- Can be used with all types of LH Bank Debit Card without printing your name on the card available at the Bank's branches.
- Telephone number and E-Mail Address are required to receive email notifications.
- Statements can be viewed via LHB You (Mobile Banking Application)
- The account can be paired for transfers with the Bank's services.
- Customers can request a passbook at the Bank's branches
- Deposit accounts can be closed at any bank branch or other specified channels.
- If a customer has a passbook and wishes to close their deposit account, they must bring the passbook to the bank branch for the account closure process. In the case of a lost or damaged passbook, the bank reserves the right to charge a fee of 50 baht for issuing a new passbook.
- In cases of account closure at the Bank's branches, the Bank will conduct transfers into only the account with the same name as the closed account.

## Deposits/Withdrawals/Transfers, Privileges & Terms

This account may conduct deposit/withdrawal/transfer/payment transactions in the following channels;

1. LHB You (Mobile Banking Application) channel may be used to conduct transfer or payment transactions for an unlimited number of times.
2. Banking Agent (7-Eleven) for deposit/withdrawal transactions under the following terms:
  - Deposits can be made for a maximum of 10,000 baht per transaction, or up to 99,999 baht per day per account.
  - Withdrawals can be made for a maximum of 5,000 baht per transaction, or up to 20,000 baht per day per account.
  - **Remarks** An identification card is needed for every transaction.
3. The Bank's branches may only conduct deposit transactions (withdrawal/withdrawal transfer transactions may not be conducted)
4. Transactions can be conducted via an LH Bank debit card and the transaction limits can be increased/reduced via LHB You (Mobile Banking Application).

## Account Maintenance Fee

No account maintenance fee.

## Account Opening Channels

Account Opening via LHB You (Mobile Banking Application).

## Contact to channels LH Bank

- The Bank can be contacted at every branch of Land and House Bank Public Company Limited.
- Tel. 1327, or by viewing additional information at [www.lhbank.co.th](http://www.lhbank.co.th).
- Email: [callcenter@lhbank.co.th](mailto:callcenter@lhbank.co.th).
- Other Channels: Facebook, by typing "LH Bank".

## Cautions

- In cases of account closure within 6 months from the account opening date, the fee of 100 Baht will be charged.
- Fees and service fees are at rates in the Bank's notifications.
- 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.

## 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 product is protected by the Deposit Protection Agency for the amount prescribed by law.