

## Sales Sheet : Pro-Fit Digital Savings Accounts

**Product Name** : Pro-Fit Digital Savings (E-Passbook)

**Product Type** : E-Passbook Savings

**Last Modified Date** : 1<sup>st</sup> October 2024

(Effective with account opening from October 1<sup>st</sup>, 2024 onwards.)

### Product Description

#### Interest Rate

- For deposit amounts to 3,000,000 Baht = 1.50% per year.
- For deposit amounts between 3,000,001- 50,000,000 Baht = 1.75% per year.
- For deposit amounts over 50,000,000 Baht = 0.25% per year.  
(the maximum deposit is no more than 500 million baht)

#### Example :

Interest amount\* = Principal X (Interest Rate/100) X (Actual deposit period (days)/365)

**Example :** The customer has a deposit balance at the end of the day of 50,100,000 baht for 1 day and receives interest of 2,377.39 baht with the calculation method as follows:

Deposit Balance	Calculation Formula	Pay interest (Day)
Deposit amounts to 3,000,000 Baht	$3,000,000 \times 1.50 \div 100 \times 1 \div 365$	123.29 Baht
Deposit amounts between 3,000,001 - 50,000,000 Baht	$47,000,000 \times 1.75 \div 100 \times 1 \div 365$	2,253.42 Baht
Deposit amounts over 50,000,000 Baht	$100,000 \times 0.25 \div 100 \times 1 \div 365$	0.68 Baht
		2,377.39 Baht

\*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).

**Interest Payment Period:** Interest is paid twice per year at the end of every June and December.

## Product Terms

- Individual with Thai citizenship with age of 15 years and above.
- An account is to be opened under the name of an individual (joint accounts cannot be opened).
- Each customer may open one Pro-Fit Savings account, which can only be applied for through the mobile banking application.
- The minimum deposit to open the account is 500 baht, and it must be made within 30 days from the account opening date. If the required deposit is not made or if the account balance is zero, the bank will automatically close the account.
- Customers need to maintain a minimum balance of at least 500 baht in their Pro-Fit Savings account.
- The customer may not conduct withdrawal/transfer transaction until the remaining amount of each transaction is less than 500 Baht except in the case of withdrawals to close accounts.
- A telephone number and email address are available in the application to receive warning emails.
- Statements can be seen via a mobile banking application.
- This account can be used with all standard debit cards. (Without printing your name on the card)
- The account can be paired for transfers with only services applied via a mobile banking application.
- The Bank reserves the right to open only one account per customer (every branch/channel combined).
- In cases where the account is closed before six months, the Bank will collect a fee of 100 Baht.

## Deposits / Withdrawals / Transfers and Privileges and Terms

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

1. Transfer and deposit/withdrawal or payment transactions may be conducted for an unlimited number of times via a mobile banking application.
2. Deposit/withdrawal transactions may be conducted via a banking agent (7-Eleven) under the following terms:
  - Deposits can be made for a maximum of 30,000 baht per transaction, or up to 100,000 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 (across all accounts).

**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).

## Account Maintenance Fee

No account maintenance fee.

## Account Opening Channels

Account Opening via Mobile Banking Application

1. Open an account online and register for the application by choosing to verify identity (E-KYC) at every branch of the Bank or a 7-Eleven counter service.
2. In cases where customers already have a registered mobile banking application, customers can choose to open an account via the application.

## Channels to contact 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

- The minimum deposit to open the account is 500 baht, and it must be made within 30 days from the account opening date. If the required deposit is not made or if the account balance is zero, the bank will automatically close the account.
- Customers need to maintain a minimum balance of at least 500 baht in their Pro-Fit Savings account.
- The customer may not conduct withdrawal/transfer transaction until the remaining amount of each transaction is less than 500 Baht except in the case of withdrawals to close accounts.
- In cases where the account is closed before six months, the Bank will collect a fee of 100 Baht
- 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.