

**Land and Houses Bank Public Company Limited**  
**Table 4: Interest Rates (Percentage per Annum) for Foreign Currency Deposits**  
**Effective on September 25, 2020**

Currency	Type of Deposits	Type of Customers			
		Residents		Non-Residents	
		Individual	Corporate	Individual	Corporate
USD	1. Savings	0.05%	0.05%	0.05%	0.05%
	2. Time Deposit 1 month	0.15%	0.15%	0.15%	0.15%
	Time Deposit 3 months	0.30%	0.30%	0.30%	0.30%
	Time Deposit 6 months	0.45%	0.45%	0.45%	0.45%
	Time Deposit 12 months	0.60%	0.60%	0.60%	0.60%
GBP	1. Savings	0.10%	0.10%	0.10%	0.10%
	2. Time Deposit 1 month	0.20%	0.20%	0.20%	0.20%
	Time Deposit 3 months	0.30%	0.30%	0.30%	0.30%
	Time Deposit 6 months	0.50%	0.50%	0.50%	0.50%
	Time Deposit 12 months	0.60%	0.60%	0.60%	0.60%
SGD	1. Savings	0.00%	0.00%	0.00%	0.00%
	2. Time Deposit 1 month	0.00%	0.00%	0.00%	0.00%
	Time Deposit 3 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 6 months	0.30%	0.30%	0.30%	0.30%
	Time Deposit 12 months	0.30%	0.30%	0.30%	0.30%
JPY	1. Savings	0.00%	0.00%	0.00%	0.00%
	2. Time Deposit 1 month	0.00%	0.00%	0.00%	0.00%
	Time Deposit 3 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 6 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 12 months	0.00%	0.00%	0.00%	0.00%
CNY	1. Savings	0.00%	0.00%	0.00%	0.00%
	2. Time Deposit 1 month	0.00%	0.00%	0.00%	0.00%
	Time Deposit 3 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 6 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 12 months	0.00%	0.00%	0.00%	0.00%
EUR	1. Savings	0.00%	0.00%	0.00%	0.00%
	2. Time Deposit 1 month	0.00%	0.00%	0.00%	0.00%
	Time Deposit 3 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 6 months	0.00%	0.00%	0.00%	0.00%
	Time Deposit 12 months	0.00%	0.00%	0.00%	0.00%

**Remarks:**

Time Deposit (TD) : Premature withdrawal before 1 month, the saving rate will apply.

: Premature withdrawal, the nearest interest rate will apply.

Example:

3 month TD : >1 month, premature withdrawal, 1 month TD rate will apply.

6 month TD : >3 months, premature withdrawal, 3 month TD rate will apply.

12 month TD : >6 months, premature withdrawal, 6 month TD rate will apply.

## 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, but not including 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, but not including 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 25<sup>th</sup> and December 25<sup>th</sup> of every year. If it falls on the bank holidays, the bank will pay interest on the next working day.
- 2.2 For time deposit account, the bank will pay interest upon maturity. In case the customer having time 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 qualification in accordance with the bank's specified criteria, the bank may consider paying time deposit interest rate as appropriate on a case-by-case basis.

- 3. Renewal of Deposit:** In case the time deposit account reaches its maturity and the bank cannot contact the depositor, then, the bank will renew the deposit as time deposit account equal to the previous period. In this regard, the interest rate according to the type of the bank enforced on the date of renewal of deposit shall apply.
- 4. Interest Calculation Method**
- 4.1 Interest calculation method and number of base days used for interest calculation
- $\text{Principal} \times \text{Interest Rate} \times \text{Deposit Period} / 360 \text{ or } 365 \times 100$
- 4.2 For USD, JPY, CNY and EUR currency, 360 base days per annual shall apply for calculation.
- 4.3 For GBP and SGD 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 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 head office only.**
- 7. Conditions for Opening Time 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 time deposit account and time 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 time deposit account;
- 7.2 The customer cannot withdraw part amount of money from the time deposit account or time 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. Other Provisions**
- 8.1 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;
- 8.2 The deposit interest rates aforesaid will be effective from the date of announcement until the bank's announcement of change;
- 8.3 The principal and accrued interest of the foreign currency deposit accounts are not applicable under the deposit protection agency act B.E. 2551;
- 8.4 The foreign currency deposit accounts must be in compliance with the requirements and provisions of the law on currency exchange control;

8.5 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.

Maximum deposit amount (USD or equivalent as specified by the bank)				
Account type	Non Thai residents		Thai residents	
	Individual	Corporate	Individual	Corporate
FCD (Foreign Currency Deposit)	No limit	No limit		
SFCD (Special Foreign Currency Deposit)			No limit	No limit
DFCD (Domestics Funds - Foreign Currency Deposit)			Not exceeding the outstanding debt obligations.	Not exceeding the outstanding debt obligations.
SDFCD (Domestic Funds-Special Foreign Currency Deposit)			USD 5,000,000	USD 5,000,000



( Miss Chompoonoot Pathomporn )  
President

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