

## Sales Sheet: B-You Wealth Digital Savings Account

**Product Name** : B-You Wealth Digital Savings

**Product Type** : Passbook Savings

**Effective Date** : 17<sup>th</sup> January 2025

### Interest Rate ( Per year)

**Average Interest Rate at 1.50% - 1.91% Per Year\***

### Interest Rate

<b>Deposit Balance</b>	<b>Interest Rate (per year)*</b>
For deposit amounts up to 900,000 THB	1.50%
For deposit amounts more than 900,000 THB to 1 million THB	5.55% (Average 1.50% - 1.91%)
For deposit amounts more than 1 million THB to 1.9 million THB	1.50% (Average 1.91% - 1.71%)
For deposit amounts more than 1.9 million THB to 2 million THB	5.55% (Average 1.71% - 1.91%)
For deposit amounts more than 2 million THB to 2.9 million THB	1.50% (Average 1.91% - 1.78%)
For deposit amounts more than 2.9 million THB to 3 million THB	5.55% (Average 1.78% - 1.91%)
For deposit amounts more than 3 million THB to 3.9 million THB	1.50% (Average 1.91% - 1.81%)
For deposit amounts more than 3.9 million THB to 4 million THB	5.55% (Average 1.81% - 1.91%)
For deposit amounts more than 4 million to 100 million THB	1.50% (Average 1.91% - 1.52%)

\*Interest rates are based on the Bank's announcements. For more information, Please visit [www.lhbank.co.th](http://www.lhbank.co.th).

\*\*The interest earned on deposits will be subject to withholding tax at the rate specified by the Revenue Department

### **Interest Payment**

Interest is paid on the 20<sup>th</sup> of each month

### **Example of Interest Calculation**

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

Example :If a customer has a balance of 3,000,000 THB at the end of the day, the interest earned for 1 day will be 156.58 THB. The calculation is as follows:

<b>Daily Closing Balance</b>	<b>Calculation Method</b>	<b>Interest Earned (Per Day)</b>
For deposit amounts up to 900,000 THB	$900,000 \times 1.50\% \div 365$	36.99 THB
For deposit amounts more than 900,000 THB to 1 million THB	$100,000 \times 5.55\% \div 365$	15.21 THB
For deposit amounts more than 1 million THB to 1.9 million THB	$900,000 \times 1.50\% \div 365$	36.99 THB
For deposit amounts more than 1.9 million THB to 2 million THB	$100,000 \times 5.55\% \div 365$	15.21 THB
For deposit amounts more than 2 million THB to 2.9 million THB	$900,000 \times 1.50\% \div 365$	36.99 THB
For deposit amounts more than 2.9 million THB to 3 million THB	$100,000 \times 5.55\% \div 365$	15.21 THB
		<b>156.58 THB</b>

## Product Terms

1. Depositors must be individuals with Thai citizenship, aged 15 or above, and meet one of the following conditions:
  - 1.1 Have never held any products with the bank (New Customer / New CIF), or
  - 1.2 Previously held products with the bank but have closed all accounts as of December 31, 2024.
2. An account is to be opened under the name of an individual (joint accounts cannot be opened).
3. The bank reserves the right to allow only one B-You Wealth Digital Savings account per customer. (across all branches and channels combined)
4. The account can only be opened via LHB You (Mobile Banking Application).
5. The minimum amount to open an account is 500 baht. A deposit must be made within 30 days of 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.
6. The minimum sum remaining in the account is not required.
7. In case of an account without a passbook (E Passbook), have a telephone number and E-Mail Address to receive email notifications.
8. In case of an account without a passbook (E Passbook), statements can be viewed via Mobile Banking Application.
9. In case of an account without a passbook (E Passbook), customers can request a passbook at the Bank's branches.
10. Can be used with all types of LH Bank Debit Card without printing your name on the card. Available at the Bank's branches. (The debit card has an annual fee and an issuance fee as stated by the bank's policy.)
11. The account can be paired for transfers with the Bank's services.
12. Deposit accounts can be closed at any bank branch or other channels specified by the bank.
13. 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.
14. 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.
15. In cases of account closure within 6 months from the account opening date, the fee of 100 Baht will be charged.

## 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. Deposit/withdrawal transactions may be conducted via a banking agent (7-Eleven) 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 (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)
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).
5. Cardless withdrawal free of charge 4 times per month

## Account Maintenance Fee

No account maintenance fee is charged

## Account Opening Channels

Account Opening via LHB You (Mobile Banking Application).

- Eligible depositors who haven't registered LHB You (Mobile Banking Application) can open an account online and register for the application.
- Eligible depositors who have already registered LHB You (Mobile Banking Application) can open an account via the application.

## Contact to channels LH Bank

1. 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).
2. Email: [callcenter@lhbank.co.th](mailto:callcenter@lhbank.co.th).
3. Other Channels: Facebook, by typing “LH Bank”.

## Cautions

1. Fees and service fees are at rates in the Bank’s notifications.
2. 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.