



## Sales Sheet for Pro-Fit Digital Savings Accounts

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

Product Type: E-Passbook Savings

Date: 6 January 2023

### 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:

<b>Deposit Balance</b>	<b>Calculation formula</b>	<b>Pay interest (Day)</b>
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).
- One customer may open one account, which may only be applied for via a mobile banking application.
- The minimum deposit for opening the account is 2,000 Baht and the deposit must be made by 7 day of the account opening date. If there is no deposit meeting the Bank's requirements, this account will be unable to conduct any transactions. The account owner should contact the bank branch to adjust the account status.
- The minimum amount for account opening deposits is 2,000 Baht.
- The customer may not conduct withdrawal/transfer transaction until the remaining amount of each transaction is less than 2,000 Baht except in the case of withdrawals to close accounts.
- If the sum remaining in the account is zero Baht for 30 days from the account opening date, the Bank will automatically close the account.
- A telephone number and email address are available in the application to receive warning emails.
- Statements can be seen via a mobile banking application.
- The account cannot be used with any type of debit 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:
  - Deposit transactions may be conducted for a maximum of no more than 30,000 Baht per time or a maximum of no more than 99,999 Baht per account.
  - Withdrawal transactions may be conducted for a maximum of no more than 5,000 Baht per time or a maximum of no more than 20,000 Baht per day (all accounts combined).

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

Account that remains inactive for more than 1 year with outstanding balance less than 2,000 Baht is subject to maintenance fee of 50 Baht per account per month.

## 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

- If the customer opens an account and does not deposit money by 7 day of the date when the account was opened as required by the Bank, this account will not be able to conduct any transactions. The account owner should contact the bank branch to adjust the account status.
- If the sum remaining in the account is zero Baht for 30 days from the account opening date, the Bank will automatically close the account
- 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.