



Sales Sheet: B-You Max Digital Savings Campaign

Product Name: B-You Max Digital Savings (E-Passbook)

Product Type: E-Passbook Savings

Effective Date: 27 January 2025

Interest Rate per Year (%)

Mean Interest Rate at 0.25% - 3.00% Per Year* (Average)

Interest Rate

Deposit Balance	Interest Rate (per year)*
For deposit amounts to 10,000 Baht.	3.00%
For deposit amounts more than 10,000 up to 100 million Baht	0.25% (Average 3.00% - 0.25%)

(Bank interest rate, BU Max digital savings deposit interest rate for July 6, 2024 onwards)

*Interest rates may change according to the Bank's notifications. For more information, see www.lhbank.co.th.

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

Example of Interest Calculation

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

Example: If a customer has a balance of 15,000 THB at the end of the day, the interest earned for 1 day will be 0.85 THB. The calculation is as follows:

Daily Closing Balance	Calculation Amount	Calculation Method	Interest Earned (Per Day)
The first part, not exceeded 10,000 THB	10,000 THB	$10,000 \times 3\% \div 365$	0.82 THB
The part exceeded 10,000 THB	5,000 THB	$5,000 \times 0.25\% \div 365$	0.03 THB
			0.85 THB

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. One customer may open one account, which may only be applied for via the LHB You mobile banking application.
4. A minimum initial deposit of 500 baht is required, and the deposit must be made within 30 days from the account opening date. If the account balance does not meet the bank's specified amount or if the account balance is zero, the bank will automatically close the account.

Product Terms

5. There is no minimum balance requirement for the account.
6. A phone number and email address are required for registration to receive email notifications.
7. Statements can be viewed via the mobile banking application.
8. Can be used with all types of LH Bank Debit Card. (The debit card has an annual fee and an issuance fee as stated by the bank's policy.)
9. The account can be paired for transfers with the Bank's services.
10. Deposit accounts can be closed at any bank branch or other channels specified by the bank.
11. 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.
12. The account opening period starts from January 27, 2025 onwards.

Deposits / Withdrawals / Transfers, Privileges & Terms

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

1. The 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:
 - Deposit transactions may be conducted for a maximum of no more than 10,000 Baht per time or a maximum of no more than 99,999 Baht per day 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)
4. Transactions can be conducted via an LH Bank debit card by increasing/reducing transaction limits at the LHB You Application.

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.

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.
2. Email: 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.