

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

**Product Name** : B-You Wealth Digital Savings  
**Product Type** : Passbook Savings  
**Date** : 8<sup>th</sup> February 2024

### Interest Rate per Year (% per year)

Average Interest Rate at 0.25% - 1.98% Per Year\*

#### Interest Rate

Deposit Balance	Interest Rate (per year)*
For deposit amounts up to 100,000 Baht.	0.25%
For deposit amounts more than 100,000 up to 900,000 Baht	1.75% (Average 0.25% - 1.58%)
For deposit amounts more than 900,000 up to 1 million Baht	5.55% (Average 1.58% - 1.98%)
For deposit amounts more than 1 million up to 3 million Baht	1.50% (Average 1.98% - 1.66%)
For deposit amounts more than 3 million up to 100 million Baht	0.25% (Average 1.66% - 0.29%)

\*Interest rates may change according to the Bank's notifications. For more information, see [www.lhbank.co.th](http://www.lhbank.co.th).

\*Deposit interest payment period will have withholding tax as specified by the Revenue Department.

**Interest Payment Period:** Interest is paid monthly on 20<sup>th</sup> of each month.

**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 3,010,000 baht for 1 day and receives interest of 136.51 Baht (Interest Calculation from Account Balance at the End of Day) with the calculation method as follows:

Deposit Balance	Calculation formula	Pay interest (Day)
Deposit amounts up to 100,000 Baht.	$100,000 \times 0.25\% \times 365$	0.68 Baht
Deposit amounts more than 100,000 up to 900,000 Baht	$800,000 \times 1.75\% \times 365$	38.36 Baht
Deposit amounts more than 900,000 up to 1 million Baht	$100,000 \times 5.55\% \times 365$	15.21 Baht
Deposit amounts more than 1 million up to 3 million Baht	$2,000,000 \times 1.5\% \times 365$	82.19 Baht
Deposit amounts more than 3 million up to 100 million Baht	$10,000 \times 0.25\% \times 365$	0.07 Baht
		<b>136.51 Baht</b>

## Product Terms

1. Depositors must be an individual with Thai citizenship with age of 15 years and above who have never had any products with the Bank (New Customer / New CIF).
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 open 1 customer account per 1 account only. (all branches/all channels combined)
4. The account can only be opened via LHB You (Mobile Banking Application).
5. The minimum deposit for opening the account is 500 Baht and the deposit must be made by 7 days 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 depositor should contact the Bank's branches to adjust the account status.
6. Accounts without the first minimum deposit within 30 days from the account opening date will be automatically closed.
7. The minimum sum remaining in the account is not required.
8. In case of an account without a passbook (E Passbook), have a telephone number and E-Mail Address to receive email notifications.
9. In case of an account without a passbook (E Passbook), statements can be viewed via Mobile Banking Application.
10. In case of an account without a passbook (E Passbook), customers can request a passbook at the Bank's branches.
11. Can be used with all types of LH Bank Debit Card without printing your name on the card. Available at the Bank's branches.
12. The account can be paired for transfers with the Bank's services.
13. Deposit accounts can be closed at any bank branch or other channels specified by the bank.
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:
  - 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 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 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.

## 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

- 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

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.