



Product Disclosure Table (Sales Sheet)

12 Months Fixed Account

The information in this document is effective from January 26, 2026, until the Bank has changed.

Name of Product	12 Months Fixed Account
Type of Product	Fixed Account
Eligibility to open an account	1. Individual aged of 7 years old and above 2. Juristic person
Deposit Term	12 Months
Minimum/Maximum account opening amount	1. Minimum deposit of account opening is 1,000 Baht 2. No limit for maximum deposit
Interest Rate per Year	0.85 % per year for individual
Details of Interest Rate	None
Example of Interest Calculation	1. Calculate interest daily from the amount of each deposit. 2. $\text{Balance} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Number of Deposit Days}}{365/366}$ (However, to use 365 days or 366 days is depending on the calendar year) 3. For example: You deposit 100,000 Baht on January 26, 2026, for 1 day you will receive interest as follows : $100,000 \times \frac{0.85}{100} \times \frac{1}{365} = 2.32 \text{ Baht}$
Interest Payment Period	Interest will be paid on the maturity date.
Main Terms and Conditions	For Individual 1. Open a joint account with no more than 3 persons. 2. Can open an account for the benefit of minors
Terms and Condition of Deposit/Withdrawal/Transfer	1. Increase deposit is not less than 1,000 Baht/time 2. Withdrawal can be made without restriction.
Interest rate In case of breach of deposit conditions	1. Deposit less than 3 months, do not calculate interest. 2. Deposit 3 months or more but not reach maturity, the interest is calculated at a savings deposit rate on the withdrawal date and withholding tax. 3. Deposit less than 1,000 Baht is not calculated interest.
Account Maintenance Fees	None
Account renewal when the deposit period has expired	Automatically renew of the same type of deposit.
Withholding Tax	Withholding tax in accordance with the Revenue Department rules.
Contact Channel	GSB Branches or Call Center 1115 or https://www.gsb.or.th
Caution	1. Cross transaction, Cross services, additional fees may apply 2. The person requesting to open an account should understand details and terms and conditions before making decision every time. If in doubt, please ask the Bank Officer immediately.