



Product Disclosure Table (Sales Sheet)

Savings Account

The information in this document is effective from June 8, 2023, until the Bank has changed.

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| Name of Product | Savings Account |
| Type of Product | Savings Account |
| Eligibility to open an account | 1. Individual aged of 7 years old and above 2. Juristic person |
| Deposit Term | No time limit for deposits |
| Minimum/Maximum account opening amount | 1. Minimum deposit of account opening is 1 Baht 2. No limit for maximum deposit |
| Interest Rate per Year | 0.30 % per year for individual |
| Details of Interest Rate | None |
| Example of interest calculation | 1. Calculate interest from daily balance 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 June 8, 2023, for 1 day you will receive interest as follows : $100,000 \times \frac{0.30}{100} \times \frac{1}{365} = 0.82 \text{ Baht}$ |
| Interest Payment Period | Twice a year, every 30 th June and 31 st December of every year |
| 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 Conditions of Deposit/Withdrawal/Transfer | Deposit/withdrawal can be made at any amount at any time according to the conditions of the service channel |
| Interest rate in case breach of deposit conditions | None |
| Account Maintenance Fees | 20 Baht per month in case the depositor does not make any deposit or withdraw within a period of 1 year, count from the last transaction and remaining balance is less than 500 Baht |
| Account renewal when the deposit period has expired | None |
| Withholding Tax | 1. Tax is free for individual. 2. Withholding tax for juristic person according to the Revenue Department Announcement |
| 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. |