



Product Disclosure Table (Sales Sheet)

1-Year GSB Special Premium Savings Certificates, Issue No. 632

The information in this document is effective from April 1st, 2026 onwards and until further notice.

Name of product	1-Year GSB Special Salak																					
Type of product	GSB Special Premium Savings Certificates																					
Deposit acceptance period	Since April 1 st , 2026 onwards																					
Eligibility to open an account	1. Individual aged of 7 and above 2. All types of juristic person																					
Deposit term	1 Year (12 months)																					
Unit price	100 Baht																					
Minimum account opening amount	Minimum deposit 100 Baht (1 unit).																					
Interest rate per year	0.15% per year																					
Details of interest rate	Completed 1-year deposit, receive the interest rate of 0.15 Baht per unit.																					
Interest rate in case of breach of deposit conditions	1. Deposit less than 6 months, the redemption value is 98.00 Baht per unit. 2. Deposit at least 6 months but less than 1 years, the redemption value is 100.00 per Baht per unit.																					
Interest payment period	Interest will be paid when reach maturity by transferring to savings account (paring account) to be used as transfer account.																					
Prizes	<table border="0"> <tr> <td>1st Prize</td> <td>spin 1 time</td> <td>10,000,000 Baht each</td> </tr> <tr> <td>2nd Prize</td> <td>spin 1 time</td> <td>1,000,000 Baht each</td> </tr> <tr> <td>3rd Prize</td> <td>spin 5 times</td> <td>10,000 Baht each</td> </tr> <tr> <td>4th Prize</td> <td>spin 10 times</td> <td>3,000 Baht each</td> </tr> <tr> <td>5th Prize</td> <td>spin 15 times</td> <td>1,000 Baht each</td> </tr> <tr> <td>Last 4 digits</td> <td>spin 1 time</td> <td>150 Baht each</td> </tr> <tr> <td>Last 3 digits</td> <td>spin 1 time</td> <td>40 Baht each</td> </tr> </table> <p>(Specifying installments and character categories only for the 1st prize and the 2nd prize)</p>	1 st Prize	spin 1 time	10,000,000 Baht each	2 nd Prize	spin 1 time	1,000,000 Baht each	3 rd Prize	spin 5 times	10,000 Baht each	4 th Prize	spin 10 times	3,000 Baht each	5 th Prize	spin 15 times	1,000 Baht each	Last 4 digits	spin 1 time	150 Baht each	Last 3 digits	spin 1 time	40 Baht each
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Monthly Rewards Guaranteed	Deposit 100,000 THB Receive 40 THB/month (Last 3 digits) Deposit 500,000 THB Receive 200 THB/month (Last 3 digits x 5) Deposit 1,000,000 THB Receive 550 THB/month (Last 3 digits x 10 = 400) + (Last 4 digits) Deposit 5,000,000 THB Receive 2,750 THB/month (Last 3 digits x 50 = 2,000) + (Last 4 digits x 5 = 750)																					
Drawing prize	- The 16 th of every month - Live broadcasting via online media (Facebook Live: 9 MCOT)																					
Receive of prize money	Transfer prize money to a savings account (paring account) on the next day of the prize drawn.																					

Main conditions	<ol style="list-style-type: none"> 1. The depositor must have savings account (pairing account) in order to transfer principal and interest when PSCs reach maturity transfer prize money into the savings account. 2. Open a joint account with no more than 3 persons. 3. Account for the benefit of minors are not accepted.
Terms and conditions of deposit and withdrawal	<p><u>Deposit</u></p> <ol style="list-style-type: none"> 1. Minimum deposit in the amount of 100 Baht (1 Unit). 2. Receive PSCs printed matter, and can deposit more in the same PSCs' registration with new PSCs printed matter as evidence. 3. Deposit services will be unavailable on all drawing prize dates. 4. Deposit services will be unavailable on bank holidays, except at branches operating seven days a week. Deposits will not be accepted on January 1st, April 13rd -14th, and December 31st. <p><u>Withdrawal</u></p> <ol style="list-style-type: none"> 1. Minimum withdraw in the amount of 100 Baht (1 Unit). 2. Can partial withdrawal of each transaction before each maturity by having to cut out the PSCs and pay a fee of 30 Baht per copy. <p><u>Transfer ownership</u></p> <p>Ownership can be transferred.</p> <ul style="list-style-type: none"> -Transfer ownership of the same branch, no fee. -Transfer ownership to different branch, pay a fee of 30 Baht per copy.
Benefit	<ol style="list-style-type: none"> 1. To be eligible to win prizes for 12 times throughout the deposit period. 2. Can be used as collateral for 95% of loans with Government Savings Bank after 1 day of deposit. 3. Can be used as securities bail for the accused in the police prosecutor's investigation stage, prosecutors and defendants in court. 4. Can be used as collateral for the issuance of letters of guarantee (L/G).
Account maintenance fee	None
Account renewal when the deposit period has expired	Transfer maturity PSCs and interest to a savings deposit account that is a transfer account
Withholding tax	<ol style="list-style-type: none"> 1. No tax for individuals on interest of deposits and winnings. 2. Juristic persons are required to withhold tax at source according to The Revenue Department's regulations.
Channels to contact service providers	GSB branches or Call Center 1115 or https://www.gsb.or.th
Caution	<ol style="list-style-type: none"> 1. If you have intention to withdraw the winning prize of PSCs. This should be done after the date the prize has been issued in order not to lose the right to receive prize money 2. Withdraw before 6 months, deduct amount according to the Banks' assignation. 3. Inter-zone transactions may cause additional fees. 4. 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 staff immediately.

Average annual deposit yield

Prize \ Deposit amount	Less than 100 K	100 K	500 K	1 M	5 M	10 M	50 M	1,000 M
Last 3 digits		40	200	400	2,000	4,000	20,000	400,000
Last 4 digits				150	750	1,500	7,500	150,000
5 th Prize								15,000
4 th Prize								30,000
3 rd Prize								50,000
Prize per month		40	200	550	2,750	5,500	27,500	645,000
Prize when reach maturity		480	2,400	6,600	33,000	66,000	330,000	7,740,000
Interest when reach maturity		150	750	1,500	7,500	15,000	75,000	1,500,000
Total		630	3,150	8,100	40,500	81,000	405,000	9,240,000
Average annual rate of return	0.150%	0.630%	0.630%	0.810%	0.810%	0.810%	0.810%	0.924%
Equivalent to fixed deposit before tax deduction	0.176%	0.741%	0.741%	0.953%	0.953%	0.953%	0.953%	1.087%