



QR Code for  
Download the Document

## Product Disclosure Table (Sales Sheet)

### 2-Year GSB Special Premium Savings Certificates, Issue No. 276

The information in this document is effective from June 2<sup>nd</sup>, 2026 onwards and until further notice.

Name of product	2-Year GSB Special Premium Savings Certificates																		
Type of Product	GSB Special Premium Savings Certificates																		
Deposit acceptance period	From June 2 <sup>nd</sup> , 2026 onwards																		
Depositor Requirements	1. Individual aged of 7 and above 2. All types of juristic person																		
Deposit term	2 years (24 months)																		
Unit price	100 Baht																		
Minimum deposit amount	Minimum deposit 100 baht (1 unit)																		
Interest rate per year	<b>0.25% per year</b>																		
Details of interest rate	<b>Completed 2-Year deposit, receive the interest 0.50 Baht per unit</b>																		
Interest rate in case of breach of deposit conditions	1. Deposit less than 6 months, the redemption value is 98.00 Baht. 2. Deposit at least 6 months but less than 2 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 style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">1<sup>st</sup> Prize</td> <td style="width: 15%;">spin 1 time</td> <td style="width: 15%;">30,000,000 Baht each</td> </tr> <tr> <td>2<sup>nd</sup> Prize</td> <td>spin 1 time</td> <td>1,000,000 Baht each</td> </tr> <tr> <td>3<sup>rd</sup> Prize</td> <td>spin 5 times</td> <td>10,000 Baht each</td> </tr> <tr> <td>4<sup>th</sup> Prize</td> <td>spin 10 times</td> <td>3,000 Baht each</td> </tr> <tr> <td>5<sup>th</sup> Prize</td> <td>spin 15 times</td> <td>1,000 Baht each</td> </tr> <tr> <td><b>Last 4 digits</b></td> <td><b>spin 1 time</b></td> <td><b>500 Baht each</b></td> </tr> </table> <p><b>(Specifying installments and character categories only for the 1<sup>st</sup> prize and the 2<sup>nd</sup> prize)</b></p>	1 <sup>st</sup> Prize	spin 1 time	30,000,000 Baht each	2 <sup>nd</sup> Prize	spin 1 time	1,000,000 Baht each	3 <sup>rd</sup> Prize	spin 5 times	10,000 Baht each	4 <sup>th</sup> Prize	spin 10 times	3,000 Baht each	5 <sup>th</sup> Prize	spin 15 times	1,000 Baht each	<b>Last 4 digits</b>	<b>spin 1 time</b>	<b>500 Baht each</b>
1 <sup>st</sup> Prize	spin 1 time	30,000,000 Baht each																	
2 <sup>nd</sup> Prize	spin 1 time	1,000,000 Baht each																	
3 <sup>rd</sup> Prize	spin 5 times	10,000 Baht each																	
4 <sup>th</sup> Prize	spin 10 times	3,000 Baht each																	
5 <sup>th</sup> Prize	spin 15 times	1,000 Baht each																	
<b>Last 4 digits</b>	<b>spin 1 time</b>	<b>500 Baht each</b>																	
Monthly Rewards Guaranteed	Deposit 1,000,000 THB Receive 500 THB/month (Last 4 digits) Deposit 5,000,000 THB Receive 2,500 THB/month (Last 4 digits x 5)																		
Drawing prize	- The 1 <sup>st</sup> of every month (except January and May, drawing will be on January 2 <sup>nd</sup> and May 2 <sup>nd</sup> ) - 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	1. The depositor must have savings account (pairing account) in order to transfer principal and interest when PSCs reach maturity and 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"> <li>1. Minimum deposit in the amount of 100 Baht (1 Unit)</li> <li>2. Receive PSCs printed matter, and can deposit more in the same PSCs' registration with new PSCs printed matter as evidence.</li> <li>3. Deposit services will be unavailable on all drawing prize dates.</li> <li>4. Deposit services will be unavailable on bank holidays, except at branches operating seven days a week. Deposits will not be accepted on January 1<sup>st</sup>, April 13<sup>rd</sup> – 14<sup>th</sup>, and December 31<sup>st</sup></li> </ol> <p><u>Withdrawal</u></p> <ol style="list-style-type: none"> <li>1. Minimum withdraw in the amount of 100 Baht (1 Unit)</li> <li>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.</li> </ol> <p><u>Transfer ownership</u></p> <p>Ownership can be transferred.</p> <ul style="list-style-type: none"> <li>- Transfer ownership of the same branch, no fee.</li> <li>- Transfer ownership to different branch, pay a fee of 30 Baht per copy</li> </ul>
Benefit	<ol style="list-style-type: none"> <li>1. To be eligible to win prizes for 24 times throughout the deposit period.</li> <li>2. Can be used as collateral for 95% of loans with Government Savings Bank after 1 day of deposit.</li> <li>3. Can be used as securities bail for the accused in the police prosecutor's investigation stage, prosecutors and defendants in court.</li> <li>4. Can be used as collateral for the issuance of letter of guarantee (L/G).</li> </ol>
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"> <li>1. No tax for individuals on interest of deposits and winnings.</li> <li>2. Juristic persons are required to withhold tax at source according to The Revenue Department's regulations.</li> </ol>
Channels to contact service providers	GSB branches or Call Center 1115 or <a href="https://www.gsb.or.th">https://www.gsb.or.th</a>
Caution	<ol style="list-style-type: none"> <li>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</li> <li>2. Withdraw before 6 months, the redemption value is 98.00 Baht.</li> <li>3. Inter-zone transactions may cause additional fees.</li> <li>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.</li> </ol>

## 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 4 digits				500	2,500	5,000	25,000	500,000
5 <sup>th</sup> Prize								15,000
4 <sup>th</sup> Prize								30,000
3 <sup>rd</sup> Prize								50,000
Prize per month				500	2,500	5,000	25,000	595,000
Prize when reach maturity				12,000	60,000	120,000	600,000	14,280,000
Interest when reach maturity		500	2,500	5,000	25,000	50,000	250,000	5,000,000
Total		500	2,500	17,000	85,000	170,000	850,000	19,280,000
Average annual rate of return	0.250%	0.250%	0.250%	0.850%	0.850%	0.850%	0.850%	0.964%
Equivalent to fixed deposit before tax deduction	0.294%	0.294%	0.294%	1.000%	1.000%	1.000%	1.000%	1.134%