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Product Disclosure Table (Sales Sheet)

1-Year GSB Special Premium Savings Certificates, Issue No. 637

The information in this document is effective from July 24th, 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 July 24th, 2026 onwards
Depositor Requirements	1. Individual aged of 7 and above 2. All types of juristic person
Deposit term	1 Year (12 months)
Unit price	**100 Baht**
Minimum deposit amount	Minimum deposit 100 Baht (1 unit).
Interest at maturity	**Completed 1-year deposit, receive the interest rate of 0.15 Baht per unit.** **(The interest rate at maturity is 0.15% per year)**
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.
Prizes	1st Prize spin 1 time 10,000,000 Baht each 2nd Prize spin 1 time 1,000,000 Baht each 3rd Prize spin 5 times 10,000 Baht each 4th Prize spin 10 times 3,000 Baht each 5th 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** **(Specifying installments and character categories only for the 1st prize and the 2nd prize)**
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 16th of every month - Live broadcasting via online media (Facebook Live: 9 MCOT)
Receive of prize money	Transfer prize money to the savings deposit account that is designated as a linked transfer account on the day following the draw date. **PSCs eligible for prize payment must not have been redeemed (cashed out) on the draw date.**
Receiving the principal and interest at maturity	Transfer of principal and interest at maturity will be made to the linked savings account on the day following the maturity date. Example: if the PSCs is purchased on July 24th, 2026, it will mature on July 23rd, 2027. The principal and interest will be transferred to the linked savings account on July 24th, 2027.

Main conditions	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	<u>Deposit</u> 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. <u>Withdrawal</u> 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. <u>Transfer ownership</u> Ownership can be transferred. -Transfer ownership of the same branch, no fee. -Transfer ownership to different branch, pay a fee of 30 Baht per copy.
Benefit	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
Withholding tax	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	**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, the redemption value is 98.00 Baht.** **3. In the case of deposits made by cheque, if the certificates win a prize, the Bank will transfer the prize money to the linked account after the cheque has been successfully cleared.** **4. Transactions conducted across regions may be subject to additional fees.** **5. 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

Unit : Baht

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
5th Prize								15,000
4th Prize								30,000
3rd 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%