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Product Disclosure Table (Sales Sheet)

5-Year GSB Special Premium Savings Certificates, Issue No. 512

The information in this document is effective from August 2nd, 2026 onwards and until further notice.

Name of product	5-Year GSB Special Premium Savings Certificates
Type of Product	GSB Special Premium Savings Certificates
Deposit acceptance period	From August 2nd, 2026 onwards
Depositor Requirements	1. Individual aged of 7 and above 2. All types of juristic person
Deposit term	5 years (60 months)
Unit price	500 Baht
Minimum deposit amount	Minimum deposit 500 baht (1 unit)
Interest at maturity	**Completed 5-year deposit, receive the interest rate of 5 Baht per unit.** **(Average interest rate at maturity is 0.20% per year)**
Interest rate in case of breach of deposit conditions	1. Deposit less than 1 years, the redemption value is 490 Baht. 2. Deposit at least 1 years but less than 2 years, the redemption value is 495 per Baht per unit. 3. Deposit at least 2 years but less than 3 years, the redemption value is 497 per Baht per unit. 4. Deposit at least 3 years but less than 4 years, the redemption value is 500 per Baht per unit. 5. Deposit at least 4 years but less than 5 years, the redemption value is 502 per Baht per unit.
Prizes	<u>The 1st of every month</u> 1st Prize spin 1 time 10,000,000 Baht each 2nd Prize spin 2 times 5,000 Baht each Last 3 digits spin 2 times 120 Baht each <u>The 16th of every month</u> 1st Prize spin 1 time 10,000,000 Baht each 2nd Prize spin 2 times 5,000 Baht each Last 3 digits spin 2 times 120 Baht each **(Specifying installments and character categories only for the 1st prize)**
Monthly Rewards Guaranteed	Deposit 500,000 THB Receive 480 THB/month (Last 3 digits x spin 2 times x 2 times per month) Deposit 1,000,000 THB Receive 960 THB/month (Last 3 digits x spin 2 times x 2 times per month) x 2 Deposit 5,000,000 THB Receive 4,800 THB/month (Last 3 digits x spin 2 times x 2 times per month) x 10
Drawing prize	- The 1st of every month (except January and May, drawing will be on January 2nd and May 2nd) and 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 August 2nd, 2026, it will mature on August 1st, 2031. The principal and interest will be transferred to the linked savings account on August 2nd, 2031.
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	Deposit 1. Minimum deposit in the amount of 500 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 Withdrawal 1. Minimum withdraw in the amount of 500 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. Transfer ownership 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 3 years. Details are as follows :** - Deposit less than 1 years, the redemption value is 490 Baht. - Deposit at least 1 years but less than 2 years, the redemption value is 495 per Baht per unit. - Deposit at least 2 years but less than 3 years, the redemption value is 497 per Baht per unit. **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

Prize \ Deposit amount	Less than 100 K	500 K	1 M	5 M	10 M	50 M	1,000 M	5,000 M
Last 3 digits (Last 3 digits x spin 2 times x 2 times per month)		480	960	4,800	9,600	48,000	960,000	4,800,000
2nd Prize (2nd Prize x spin 2 times x 2 times per month)								20,000
Prize per month		**480**	960	4,800	9,600	48,000	960,000	4,820,000
Prize when reach maturity		28,800	57,600	288,000	576,000	2,880,000	57,600,000	289,200,000
Interest when reach maturity		5,000	10,000	50,000	100,000	500,000	10,000,000	50,000,000
Total		33,800	67,600	338,000	676,000	3,380,000	67,600,000	339,200,000
Average annual rate of return	0.200%	1.352%	1.352%	1.352%	1.352%	1.352%	1.352%	1.357%
Equivalent to fixed deposit before tax deduction	0.235%	1.591%	1.591%	1.591%	1.591%	1.591%	1.591%	1.596%