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Product Disclosure Table (Sales Sheet)

2-Year GSB Special Premium Savings Certificates, Issue No. 279

The information in this document is effective from November 5th, 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 November 5th, 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 at maturity	**Completed 2-Year deposit, receive the interest 0.50 Baht per unit** **(Average interest rate at maturity is 0.25% per year)**
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.
Prizes	1st Prize spin 1 time 30,000,000 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 500 Baht each** **(Specifying installments and character categories only for the 1st prize and the 2nd prize)**
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 1st of every month (except January and May, drawing will be on January 2nd and May 2nd) - 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 November 5th, 2026, it will mature on November 4th, 2028. The principal and interest will be transferred to the linked savings account on November 5th, 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. 5. In the event that a depositor wishes to subscribe to lottery savings certificates in a **A Gift of Savings** as a gift for another person, a certificate issuance fee will be charged as follows : – Deposit value below 1,000 Baht : 10 Baht/per copy. – Deposit value of THB 1,000 or more: No fee. <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> 1. 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. 2. Transfer ownership of **A Gift of Savings**, no fee.
Benefit	1. To be eligible to win prizes for 24 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. In the case of deposits made by cheque, if the PSCs win a prize, the Bank will transfer the prize money to the linked account after the cheque has been successfully cleared.** **2. 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** **3. Withdraw before 6 months, the redemption value is 98.00 Baht.**

Caution (Continued)	4. The transfer of ownership cannot be processed once the PSCs has reached its maturity date. In the case of an ownership transfer on a prize draw date, if the PSCs is a winning PSCs, the prize money will be transferred to the linked savings account on the day following the prize draw date. 5. When transferring ownership of A Gift of Savings to another person, the transferor is advised not to sign the certificate or the ownership transfer form before the transferee's name has been specified. This is to mitigate potential risks in the event that A Gift of Savings is lost prior to delivery to the intended recipient. 6. Transactions conducted across regions may be subject to additional fees. 7. 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

Deposit amount / Prize	Less than 100 K	100 K	500 K	1 M	5 M	10 M	50 M	100 M	1,000 M
Last 4 digits				500	2,500	5,000	25,000	50,000	500,000
5th Prize									15,000
4th Prize									30,000
3rd Prize									50,000
Prize per month				500	2,500	5,000	25,000	50,000	595,000
Prize when reach maturity				12,000	60,000	120,000	600,000	1,200,000	14,280,000
Interest when reach maturity		500	2,500	5,000	25,000	50,000	250,000	500,000	5,000,000
Total		500	2,500	17,000	85,000	170,000	850,000	1,700,000	19,280,000
Average annual rate of return	0.250%	0.250%	0.250%	0.850%	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%	1.000%	1.134%