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Product Disclosure Table (Sales Sheet)

2-Year GSB Special Digital Salak, Issue No. 278

The information in this document is effective from November 5th, 2026 onwards and until further notice.

Name of product	2-Year GSB Special Digital Salak
Type of product	GSB Special Premium Savings Certificates
Deposit acceptance period	From November 5th, 2026
Depositor Requirements	Individual aged of 15 years old and above
Deposit term	2 Years (24 months)
Unit price	**100 Baht**
Minimum deposit amount	Minimum deposit 1,000 Baht (10 units).
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 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 and transfer prize money into the savings account. 2. Must apply Mobile Banking Service (MyMo) for depositing-withdrawing via MyMo. 3. Joint account and account for the benefit of minors are not accepted.
Terms and conditions of deposit and withdrawal	Deposit 1. Minimum deposit in the amount of 1000 Baht (10 Units). 2. Be able to choose to deposit by fixed amount: 1,000 /5,000 /10,000 /50,000/100,000 and 500,000 Baht. 3. Be able to specify the amount of deposit divisible by 1,000 Baht by your own from 1,000 to 10,000,000 Baht. 4. Maximum transaction amount is 10,000,000 Baht per day (amount combined with transfer within one's own account). 5. The Bank does not issue PSCs printed matter, the depositor can check deposit transactions on Mobile Banking Service (MyMo). 6. Be able to deposit in the same GSB PSCs registration as a new transaction item. 7. No deposits shall be accepted on the prize draw date. Withdrawal Cannot partial withdrawal of each transaction, withdrawals must be made by the whole amount.
Benefit	Eligible to win prize for 24 times throughout the deposit period
Account maintenance fee	None
Withholding tax	Tax free both deposit interest and prizes
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. Cannot be used as collateral for loans with Government Savings Bank, securities bail for the accused in the police prosecutor's investigation stage, prosecutors and defendants in court and collateral for the issuance of letters of guarantee (L/G).** **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

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%