



Product Disclosure Table (Sales Sheet)

1-Year GSB Special Salak 615th Installment

The information in this document is effective from May 1st, 2025 onwards and until further notice.

Product name	1-Year GSB Special Salak (1 st Installment)
Product type	GSB Premium Savings Certificate
Deposit acceptance period	Since May 1 st , 2025 onwards
Eligibility to open an account	1. Individual aged of 7 years old and over 2. All types of juristic person
Deposit term	1 Year (12 Months)
Unit price	100 Baht
Minimum/maximum amount for account opening	1. Minimum deposit 100 Baht (1 units) 2. No limit on deposit amount per person
Interest rate per year	0.20% per year
Details of interest rate	Completed 1-Year deposit, receive the interest 0.20 Baht per unit
Interest rate in case of breach of deposit conditions	1. Deposit less than 6 months, deducting a discount of 2.00 Baht per unit 2. Deposit for 6 months, less than 1 years, no interest
Average annual deposit yield	Less than 100,000 Baht 0.200% per year (interest only) 100,000 Baht 1.160% per year (interest + last 3 digits) 1 Million Baht 1.400% per year (interest + last 3 digits + last 4 digits)
Interest payment period	Interest will be paid when reach maturity by transferring to savings account (paring account) to be used as transfer account
Prizes	<div> <div>The 1st Prize</div> <div>spin 1 time</div> <div>10,000,000 Baht each</div> </div> <div> <div>The 2nd Prize</div> <div>spin 1 time</div> <div>1,000,000 Baht each</div> </div> <div> <div>The 3rd Prize</div> <div>spin 5 times</div> <div>10,000 Baht each</div> </div> <div> <div>The 4th Prize</div> <div>spin 10 times</div> <div>3,000 Baht each</div> </div> <div> <div>The 5th Prize</div> <div>spin 15 times</div> <div>1,000 Baht each</div> </div> <div> <div>Last 4 digits</div> <div>spin 1 time</div> <div>200 Baht each</div> </div> <div> <div>Last 3 digits</div> <div>spin 1 time</div> <div>80 Baht each</div> </div> <div> <div>(Specifying installments and character categories only for the 1st prize and the 2nd prize)</div> </div>
Drawing prize	<div>- The 16th of every month</div> <div>- Live broadcasting via online media (Facebook Live : 9 MCOT)</div> <div>*Stop selling in the drawing prize day*</div>
Receive of prize money	Transfer prize money to a savings account (paring account) on the next day of the prize drawn
Main conditions	<div>1. The depositor must have savings account (paring account) in order to transfer principal and interest when PSCs reach maturity and transfer prize money into the savings account.</div> <div>2. Open a joint account with no more than 3 persons.</div> <div>3. Account for the benefit of minors are not accepted.</div>

Terms and conditions of deposit and withdrawal	<p>1. Minimum deposit in the amount of 100 Baht (1 Unit)</p> <p>2. Receive PSCs printed matter, and can deposit more in the same PSCs' registration with new PSCs printed matter as evidence.</p> <p><u>Withdrawal</u></p> <p>1. Minimum withdraw in the amount of 100 Baht (1 Unit)</p> <p>2. Can partial withdrawal of each transaction before reach maturity by having to cut out the PSCs and pay a fee of 30 Baht per copy.</p> <p><u>Transfer ownership</u></p> <p>Ownership can be transferred.</p> <p>–Transfer ownership of the same branch, no fee.</p> <p>–Transfer ownership to different branch, pay a fee of 30 Baht per copy.</p>
Benefit	To be eligible to win prizes for 12 months throughout the deposit period.
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	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	<p>1. If wishing 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.</p> <p>2. Withdraw before 6 months, deduct amount according to the Banks' assignment.</p> <p>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).</p> <p>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.</p>

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 3 digits		80	400	800	4,000	8,000	40,000	800,000
Last 4 digits				200	1,000	2,000	10,000	200,000
The 5th Prize								15,000
The 4th Prize								30,000
The 3rd Prize								50,000
Prize per month		80	400	1,000	5,000	10,000	50,000	1,095,000
Prize when reach maturity		960	4,800	12,000	60,000	120,000	600,000	13,140,000
Interest when reach maturity		200	1,000	2,000	10,000	20,000	100,000	2,000,000
Total		1,160	5,800	14,000	70,000	140,000	700,000	15,140,000
Average annual rate of return	0.200%	1.160%	1.160%	1.400%	1.400%	1.400%	1.400%	1.514%
Equivalent to fixed deposit before tax	0.235%	1.365%	1.365%	1.647%	1.647%	1.647%	1.647%	1.781%