



## Product Disclosure Table (Sales Sheet)

### 2-Year GSB Special Salak 244<sup>th</sup> Installment

The information in this document is effective from September 21<sup>st</sup>, 2023 onwards and until further notice.

Product name	2-Year GSB Special Salak (244 <sup>th</sup> Installment)
Product type	GSB Premium Savings Certificate
Deposit acceptance period	Since September 21 <sup>st</sup> , 2023 onwards
Eligibility to open an account	1. Individual aged of 7 years old and over 2. All types of juristic person
Deposit term	2 Year (24 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	0.400% per year
Details of interest rate	<b>Completed 2-Year deposit, receive the interest 0.80 Baht per unit</b>
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 2 years, no interest
Average annual deposit yield	Less than 100,000 Baht 0.400% per year (interest only) 100,000 Baht 0.880% per year (interest + last 3 digits) 1 Million Baht 1.120% 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	<p>The 1<sup>st</sup> Prize spin 1 time 30,000,000 Baht each</p> <p>The 2<sup>nd</sup> Prize spin 1 time 1,000,000 Baht each</p> <p>The 3<sup>rd</sup> Prize spin 5 times 10,000 Baht each</p> <p>The 4<sup>th</sup> Prize spin 10 times 3,000 Baht each</p> <p>The 5<sup>th</sup> Prize spin 15 times 1,000 Baht each</p> <p>Last 4 digits spin 1 time 200 Baht each</p> <p>Last 3 digits spin 1 time 40 Baht each</p> <p><b>(Specifying installments and character categories only for the 1<sup>st</sup> prize and the 2<sup>nd</sup> prize)</b></p>
Drawing prize	<p>- The 1<sup>st</sup> of every month (except January and May, drawing will be on December 31<sup>st</sup> and May 2<sup>nd</sup>)</p> <p>- Live broadcasting via online media (Facebook Live : 9 MCOT)</p> <p><b>*Stop selling in the drawing prize day*</b></p>
Receive of prize money	Transfer prize money to a savings account (paring account) on the next day of the prize drawn
Main conditions	<p>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.</p> <p>2. Open a joint account with no more than 3 persons.</p> <p>3. Account for the benefit of minors are not accepted.</p>

Terms and conditions of deposit and withdrawal	<ol style="list-style-type: none"> <li>1. Minimum deposit in the amount of 100 Baht (1 Unit)</li> <li>2. Receive PSCs printed matter, and can deposit more in the same PSCs' registration with new PSCs printed matter as evidence.</li> </ol> <p><u>Withdrawal</u></p> <ol style="list-style-type: none"> <li>1. Minimum withdraw in the amount of 100 Baht (1 Unit)</li> <li>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.</li> </ol> <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	<ol style="list-style-type: none"> <li>1. To be eligible to win prizes for 24 months throughout the deposit period.</li> <li>2. When depositing for 1 day, 95% can be used as a collateral for loan from Government Savings Bank.</li> <li>3. Can be used as securities bail for the accused in the police prosecutor's investigation stage, prosecutors and defendants in court.</li> <li>4. Can be used as collateral for the issuance of letters of guarantee (L/G).</li> </ol>
Account maintenance fee	None
Account renewal when the deposit period has expired	Transfer maturity PSCs and interest (if any) to a savings deposit account that is a transfer account.
Withholding tax	<ol style="list-style-type: none"> <li>1. Tax free for individual both deposit interest amount and prizes</li> <li>2. Withholding tax for juristic persons according to the announcement of the Revenue Department</li> </ol>
Channels to contact service providers	GSB branches or Call Center 1115 or <a href="https://www.gsb.or.th">https://www.gsb.or.th</a>
Caution	<ol style="list-style-type: none"> <li>1. If you wish to withdraw the winning PSCs, this should be done after the date the award has been issued in order not to lose the right to receive prize money</li> <li>2. Withdraw before 6 months, deduct the discount at the rate specified by the Bank.</li> <li>3. Cross zone transactions, additional fees may apply.</li> <li>4. The applicant for opening an account should understand the details and conditions before making a decision every time.</li> </ol> <p>If in doubt, ask the Bank's staff immediately.</p>