

## Product Disclosure Table (Sales Sheet) 2-Year GSB Special Salak 264<sup>th</sup> Installment

The information in this document is effective from June 2<sup>nd</sup>, 2025 onwards and until further notice.

Product name	2-Year GSB Special Salak (264 <sup>th</sup> Installment)						
Product type	GSB Premium Savings Certificate						
Deposit acceptance period	Since June 2 <sup>nd</sup> , 2025 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	1. Minimum deposit 100 Baht (1 units)						
for account opening	2. No limit on deposit amount per person						
Interest rate per year	0.45% per year						
Details of interest rate	Completed 2-Year deposit, receive the interest 0.90 Baht per unit						
Interest rate in case of	1. Deposit less than 6 months, deducting a discount of 2.00 Baht per unit						
breach of deposit conditions	2. Deposit for 6 months, less than 2 years, no interest						
Average annual deposit yield	Less than 100,000 Baht 0.450% per year (interest only)						
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	1 Million Baht 1.290% per year (interest + 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	The 1 <sup>st</sup> Prize spin 1 time 30,000,000 Baht each						
	The 2 <sup>nd</sup> Prize spin 1 time 1,000,000 Baht each						
	The 3 <sup>rd</sup> Prize spin 5 times 10,000 Baht each						
	The 4 <sup>th</sup> Prize spin 10 times 3,000 Baht each						
	The 5 <sup>th</sup> Prize spin 15 times 1,000 Baht each						
	Last 4 digits spin 1 time 700 Baht each						
	(Specifying installments and character categories only for the 1 <sup>st</sup> prize and the 2 <sup>nd</sup> prize)						
Drawing prize	- The 1 <sup>st</sup> of every month (except January and May, drawing will be on January 2 <sup>nd</sup> and May 2 <sup>nd</sup> )						
	- Live broadcasting via online media (Facebook Live : 9 MCOT)						
	*Stop selling in the drawing prize day*						
Receive of prize money	Transfer prize money to a savings account (paring account) on the next day of the prize drawn						
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	1. Minimum deposit in the amount of 100 Baht (1 Unit)					
deposit and withdrawal	2. Receive PSCs printed matter, and can deposit more in the same PSCs' registration with new					
	PSCs printed matter as evidence.					
	Withdrawal					
	1. Minimum withdraw in the amount of 100 Baht (1 Unit)					
	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.					
	<u>Transfer ownership</u>					
	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	To be eligible to win prizes for 24 months throughout the deposit period.					
Account maintenance fee	None					
Account renewal when	Transfer maturity PSCs and interest to a savings deposit account that is a transfer account.					
the deposit period has expired						
Withholding tax	Tax free both deposit interest and prizes					
Channels to contact service	GSB branches or Call Center 1115 or https://www.gsb.or.th					
providers						
Caution	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.					
	2. Withdraw before 6 months, deduct amount according to the Banks' assignation.					
	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

Prize Deposit amount	Less than 100 K	100 K	500 K	1 M	5 M	10 M	50 M	1,000 M
Last 4 digits				700	3,500	7,000	35,000	700,000
The 5th Prize								15,000
The 4th Prize								30,000
The 3rd Prize								50,000
Prize per month				700	3,500	7,000	35,000	795,000
Prize when reach maturity				16,800	84,000	168,000	840,000	19,080,000
Interest when reach maturity		900	4,500	9,000	45,000	90,000	450,000	9,000,000
Total		900	4,500	25,800	129,000	258,000	1,290,000	28,080,000
Average annual rate of return	0.450%	0.450%	0.450%	1.290%	1.290%	1.290%	1.290%	1.404%
Equivalent to fixed deposit before tax	0.529%	0.529%	0.529%	1.518%	1.518%	1.518%	1.518%	1.652%