



## Product Disclosure Table (Sales Sheet)

### 2-Year GSB Special Digital Salak 257<sup>th</sup> Installment

The information in this document is effective from Oct 17<sup>th</sup>, 2024 onwards and until further notice.

Product name	2-Year GSB Special Digital Salak (257 <sup>th</sup> Installment)
Product type	GSB Premium Savings Certificate
Deposit acceptance period	Since Oct 17 <sup>th</sup> , 2024 onwards (Temporarily closed between Dec 30 <sup>th</sup> - 31 <sup>st</sup> , 2024 and Jan 1 <sup>st</sup> - 2 <sup>nd</sup> , 2025)
Eligibility to open an account	Individuals aged 15 years and over
Deposit term	2 Years (24 Months)
Unit price	100 Baht
Minimum/maximum amount for account opening	1. Minimum deposit 1,000 Baht (10 units) 2. No limit on deposit amount per person
Interest rate per year	<b>0.500% per year</b>
Details of interest rate	<b>Completed 2-Year deposit, receive the interest 1.00 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	<b>Less than 100,000 Baht 0.500% per year (interest only)</b> <b>100,000 Baht 0.500% per year (interest only)</b> <b>1 Million Baht 1.460% per year (interest + last 4 digits)</b>
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 800 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 <b>December 30<sup>th</sup></b> and <b>May 2<sup>nd</sup></b> ) - Live broadcasting via online media (Facebook Live : 9 MCOT) <b>*Stop selling in the drawing prize day*</b>
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 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	<u>Deposit</u> 1. Minimum deposit in the amount of 1,000 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 GSB 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 <u>Withdrawal</u> Cannot partial withdrawal of each transaction, withdrawals must be made by the whole amount.
Benefit	To be eligible to win prizes for 24 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	No tax on interest of deposits and winnings
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	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' assignment. 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				800	4,000	8,000	40,000	800,000
The 5th Prize								15,000
The 4th Prize								30,000
The 3rd Prize								50,000
Prize per month				800	4,000	8,000	40,000	895,000
Prize when reach maturity				19,200	96,000	192,000	960,000	21,480,000
Interest when reach maturity		1,000	5,000	10,000	50,000	100,000	500,000	10,000,000
Total		1,000	5,000	29,200	146,000	292,000	1,460,000	31,480,000
Average annual rate of return	0.500%	0.500%	0.500%	1.460%	1.460%	1.460%	1.460%	1.574%
Equivalent to fixed deposit before tax	0.588%	0.588%	0.588%	1.718%	1.718%	1.718%	1.718%	1.852%