



## Product Disclosure Table (Sales Sheet) Digital Savings Account

The information in this document is effective from March 26, 2020, until the Bank has changed.

Name of Product	Digital Savings Account
Type of Product	Savings Account
Eligibility to open an account	<ol style="list-style-type: none"> <li>Individual aged 15 and over, Thai Nationality, holding ID Card (Smart Card) issued by the Ministry of Interior</li> <li>Have a mobile phone number and Smart Phone with operating systems that support Mobile Banking Application (MyMo) such as iOS or Android operating systems</li> </ol>
Deposit Term	No time limit for deposit
Minimum/Maximum account opening amount	<ol style="list-style-type: none"> <li>Minimum deposit of account opening is 1 Baht</li> <li>No limit for maximum deposit</li> </ol>
Interest Rate per Year	0.50% per year
Details of Interest Rate	None
Example of interest calculation	<ol style="list-style-type: none"> <li>Calculate interest from daily balance</li> <li><math display="block">\text{Balance} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Number of Deposit Days}}{365/366}</math> </li> </ol> <p>(However, to use 365 days or 366 days is depending on the calendar year)</p>
Interest Payment Period	Twice a year, every 30 <sup>th</sup> June and 31 <sup>st</sup> December of every year
Main Terms and Condition	<ol style="list-style-type: none"> <li>Open an account via an automated financial transaction machine (VTM) (Open an account with a minimum of 1,000 Baht)</li> <li>Open an account via Smart Device (Sales and Services Unit on Mobile: SUMO) and channels that the Bank will provide services in the future.</li> <li>One person can open only one account.</li> <li>Account for the benefit of minors and joint accounts are not accepted.</li> <li>Do not have account passbook.</li> <li>The depositor must open an account and apply for Mobile Banking Service (MyMo), However, electronic card application is not compulsory.</li> </ol>
Terms and Condition of Deposit/Withdrawal/Transfer	<p><b><u>Deposit</u></b> Deposit can be made at any amount.</p> <p><b><u>Withdrawal</u></b>  <ol style="list-style-type: none"> <li>Withdrawal via Mobile Banking (MyMo) or electronic card</li> <li>Withdrawals can be made at any amount.</li> </ol> </p>
Interest rate in case breach of deposit conditions	None
Account Maintenance Fees	20 Baht per month in case the depositor does not make any deposit or withdraw within a period of 1 year, count from the last transaction and remaining balance is less than 500 Baht
Account renewal when the deposit period has expired	None

Withholding Tax	Tax free
Contact Channel	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. Cross transaction, Cross services, additional fees may apply</li><li>2. 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 Officer immediately.</li></ol>