Product Disclosure Table (Sales Sheet)
Aom Ngern Aom Dhamm Savings Account

The information in this document is effective from June 8, 2023, until the Bank has changed.

Name of Product	Aom Ngern Aom Dhamm Savings Account
Type of Product	Savings Account
Eligibility to open an account	Individual aged of 7 years old and above
Deposit Term	No time limit for deposit
Minimum/Maximum account opening amount	1. Minimum deposit of account opening is100 Baht 2. No limit for maximum deposit
Interest Rate per Year	0.40 % per year
Details of Interest Rate	None
Example of interest calculation	1. Calculate interest from daily balance 2. $\dfrac{\text{Balance x Interest Rate}}{100} \times \dfrac{\text{Number of Deposit Days}}{365/366}$ (However, to use 365 days or 366 days is depending on the calendar year) 3. For example: You deposit 100,000 Baht on June 8, 2023, for 1 day you will receive interest as follows : $100{,}000 \times \dfrac{0.40}{100} \times \dfrac{1}{365} = 1.09$ Baht
Interest Payment Period	Twice a year, every 30th June and 31st December of every year
Main Terms and Conditions	1. Can open one account per one person only 2. Accounts for the benefit of minors and joint accounts are not accepted.
Terms and Condition of Deposit/Withdrawal/Transfer	1. Increase deposit is not less than 100 Baht/time 2. Withdrawal can be made without restriction in accordance with the conditions of the service channel
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 https://www.gsb.or.th
Caution	1. Cross transaction, Cross services, additional fees may apply 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.