



Product Disclosure Table (Sales Sheet) Savings Account

The information in this document is effective from July 24, 2020, until the Bank has changed.

Name of Product	Savings Account
Type of Product	Savings Account
Eligibility to open an account	1. Individual aged of 7 years old and above 2. Juristic person
Deposit Term	No time limit for deposits
Minimum/Maximum account opening amount	1. Minimum deposit of account opening is 1 Baht 2. No limit for maximum deposit
Interest Rate per Year	0.25 % per year for individual
Details of Interest Rate	None
Example of interest calculation	1. Calculate interest from daily balance 2. $\text{Balance} \times \frac{\text{Interest Rate}}{100} \times \frac{\text{Number of Deposit Days}}{365/366}$ (However, to use 365 days or 366 days is depending on the calendar year)
Interest Payment Period	Twice a year, every 30 th June and 31 st December of every year
Main Terms and Conditions	For Individual 1. Open a joint account with no more than 3 persons 2. Can open an account for the benefit of minors
Terms and Conditions of Deposit/Withdrawal/Transfer	Deposit/withdrawal can be made at any amount at any time according to 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	1. Tax is free for individual. 2. Withholding tax for juristic person according to the Revenue Department Announcement
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.