



Product disclosure table (Sales Sheet) Special Savings Account

The information in this document is effective from February 2, 2023, until the Bank has changed.

Name of Product	Special Savings Account
Type of Product	Special 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 deposit
Minimum/Maximum account opening amount	1. Minimum deposit of account opening is 1,000 Baht 2. No limit for maximum deposit
Interest Rate per Year	0.35 % 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) 3. For example: You deposit 100,000 Baht on February 2, 2023, for 1 day you will receive interest as follows : $100,000 \times \frac{0.35}{100} \times \frac{1}{365} = 0.95 \text{ Baht}$
Interest Payment Period	Twice a year, every 30 th June and 31 st December of every year
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 Condition of Deposit/Withdrawal/Transfer	1. Increase deposit is not less than 1,000 Baht/time. 2. Withdrawal can be made without restriction but only once a month. The second withdrawal is charged at the rate of 1 % of the withdrawal amount, but not less than 500 Baht.
Interest rate in case breach of deposit conditions	Balances less than 1,000 Baht will not be calculated for interest.
Account Maintenance Fees	None
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.