



The information in this document is effective from June 12, 2025, until the Bank has changed.

Name of Product	Special Savings Account for Elderly People
Type of Product	Special Savings Account
Eligibility to open an account	Individual aged 60 and over
Minimum/Maximum account opening amount	1. Minimum deposit of account opening is 10,000 Baht 2. Maximum deposit is not exceeding 1,000,000 Baht per person
Interest Rate per Year	1.225 % - 2.20 % per year (average interest rate at 1.55 % per year)
Details of Interest Rate	Receive interest rates according to the deposit period as follows: - 1 <sup>st</sup> - 6 <sup>th</sup> month      1.225 % per year - 7 <sup>th</sup> - 12 <sup>th</sup> month    1.30 % per year - 13 <sup>th</sup> - 18 <sup>th</sup> month    1.475 % per year - 19 <sup>th</sup> - 24 <sup>th</sup> month    2.20 % per year
Example of Interest Calculation	1. Calculate interest daily from the amount of each deposit 2. Deposit Amount x <u>Interest Rate according to Deposit Period</u> x <u>Actual Deposit Period</u> <div style="text-align: right;">100                                  365/366</div> (However, to use 365 days or 366 days is depending on the calendar year) 3. For example: You deposit 100,000 Baht on June 12, 2025, for 1 day you will receive interest as follows : $100,000 \times \frac{1.225}{100} \times \frac{1}{365} = 3.35 \text{ Baht}$
Interest Payment Period	Interest will be paid every month via savings account (pairing account) which used to be a transfer account, calculate interest for the date of deposit.
Main Terms and Conditions	1. Can open one account per one person only 2. Account for the benefit of minors and joint accounts are not accepted. 3. Must have savings deposit account (paring account) for transferring deposit and interest
Terms and Condition of Deposit/Withdrawal/Transfer	<b><u>Deposit</u></b> 1. Increase deposit at any amount/time. 2. After 24-month deposit, the Bank will transfer the deposit amount and interest to savings account (pairing account) that the depositor has specified. <b><u>Withdrawal</u></b> 1. Withdrawal can be made at any amount/time. 2. Withdraw or close account before 24 months, the withdraw amount will receive interest rate based on the actual deposit period.
Interest rate in case breach of deposit conditions	None
Account Maintenance Fees	None
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>
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