



Product Disclosure Table (Sales Sheet)

1-Year GSB Special Salak (Youth Salak) 603rd Installment

The information in this document is effective from August 17th, 2023 onwards and until further notice.

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| Product name | 1-Year GSB Special Salak (Youth Salak) 603 rd Installment |
| Product type | GSB Premium Savings Certificate |
| Deposit acceptance period | Since August 17 th , 2023 onwards |
| Eligibility to open an account | Individual aged of 7 – 22 years old (Count by year) |
| Deposit term | 1 Year (12 Months) |
| Unit price | 20 Baht |
| Minimum/maximum amount for account opening | 1. Minimum deposit 20 Baht (1 units) 2. No limit on deposit amount per person |
| Interest rate per year | 0.300% per year |
| Details of interest rate | Completed 1-Year deposit, receive the interest 0.06 Baht per unit |
| Interest rate in case of breach of deposit conditions | 1. Deposit less than 3 months, deducting a discount of 0.50 Baht per unit 2. Deposit for 3 months, less than 1 years, no interest |
| Average annual deposit yield | 0.300% per year (interest only) |
| Interest payment period | Interest will be paid when reach maturity by transferring to savings account (paring account) to be used as transfer account |
| Prizes | The Educational Prize spin 5 time 30,000 Baht each (Unspecifying installments and character categories) |
| Drawing prize | - The 16 th of every month - Live broadcasting via online media (Facebook Live : 9 MCOT) *Stop selling in the drawing prize day* |
| Receive of prize money | Transfer prize money to a savings account (paring account) on the next day of the prize drawn |
| Main conditions | 1. The depositor must have savings account (paring account) in order to transfer principal and interest when PSCs reach maturity and transfer prize money into the savings account. 2. Joint account is not accepted. 3. Account for the benefit of minors are not accepted. |
| Terms and conditions of deposit and withdrawal | <u>Deposit</u> 1. Minimum deposit in the amount of 20 Baht (1 Unit) 2. Receive PSCs printed matter, and can deposit more in the same PSCs' registration with new PSCs printed matter as evidence. <u>Withdrawal</u> 1. Minimum withdraw in the amount of 20 Baht (1 Unit) 2. Can partial withdrawal of each transaction before reach maturity by having to cut out the PSCs and pay a fee of 30 Baht per copy. <u>Transfer ownership</u> Ownership can be transferred and the transferee must be between 7 and 22 years of age. (Count by year) -Transfer ownership of the same branch, no fee. -Transfer ownership to different branch, pay a fee of 30 Baht per copy. |

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| Benefit | <ol style="list-style-type: none"> 1. To be eligible to win prizes for 12 months throughout the deposit period. 2. When depositing for 1 day, 95% can be used as a collateral for loan from Government Savings Bank in accordance with the criteria and conditions announced by the bank. 3. Can be used as securities bail for the accused in the police prosecutor's investigation stage, prosecutors and defendants in court. 4. Can be used as collateral for the issuance of letters of guarantee (L/G) in accordance with the criteria and conditions announced by the bank. |
| Account maintenance fee | None |
| Account renewal when the deposit period has expired | Transfer maturity PSCs and interest to a savings deposit account that is a transfer account. |
| Withholding tax | Tax free both deposit interest and prizes |
| Channels to contact service providers | GSB branches or Call Center 1115 or https://www.gsb.or.th |
| Caution | <ol style="list-style-type: none"> 1. If wishing to withdraw the winning prize of PSCs, this should be done after the date the prize has been issued in order not to lose the right to receive prize money. 2. Withdraw before 3 months, deduct amount according to the Banks' assignment. 3. Cannot be used as collateral for loans with Government Savings Bank, securities bail for the accused in the police prosecutor's investigation stage, prosecutors and defendants in court and collateral for the issuance of letters of guarantee (L/G). 4. 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 staff immediately. |