
 Summary of Details of Government Savings Bond, FY. B.E. 2563 No.1		
Maturity	3 Years and 7 Years - Scripless	
Interest Rate (Coupon)	3 Years (SB22DA)	fixed coupon at 1.70% per annum
	7 Years (SB26DA)	fixed coupon at 1.95% per annum
Total Issuance	15,000 Million Baht	
Subscription period	December 13 th 2019 – April 24 th 2020	
Eligible Buyers in the Primary Market	Individuals with Thai nationality, residency in Thailand, the Thai Red Cross Society, foundations, association, temples, public educational institutions, public hospitals, and non-profit juristic persons (Ineligible Buyers herein include commercial banks, finance companies, security companies, credit fonciers, asset management companies, Insurance companies, the Government Pension Fund, provident funds, private funds managed by financial institution, mutual funds, group of persons or non-juristic partnerships, private corporations, Social Security Office, state enterprises, private companies, housing estate juristic persons, condominium juristic persons, private hospitals, private educational Institutes, cooperatives, and for-profit organizations)	
Purchasing Amount	Minimum amount is 1,000 Baht (per unit) - No limit amount and number of subscription. <u>Note</u> If found a breach of subscription, the agent banks will return the principal back to buyers without interest calculation.	
Maturity date	- 3 Years Savings Bonds will be matured on May 13 th , 2022 - 7 Years Savings Bonds will be matured on May 13 th , 2026	
Interest Payment	On June 13 th and December 13 th every year until maturity; first interest payment is on June 13 th , 2020	
Distribution Channels	<ul style="list-style-type: none"> Subscribe at bank counter, Automatic Teller Machine (ATM), Internet Banking and Mobile Application of the Bangkok Bank Public Company Limited (BBL), Krung Thai Bank Public Company Limited (KTB), Kasikorn Bank Public Company Limited (Kbank), Siam Commercial Bank Public Company (SCB) from 8.30 a.m. on December 13th, 2019 until 3 p.m. on April 24th, 2020 For subscribing through ATM, internet banking and mobile application, the subscribers must apply for such service at the bank counter prior. Registered subscriber can purchase savings bond by following the instruction at any selling agent.	
Payment Method	<ul style="list-style-type: none"> Subscription through ATM, Internet Banking , or Mobile Application : The agent bank will immediately debit the bondholders' savings account. Subscription through the bank counter: The subscriber can pay in cash or directly debit the bondholders' savings account or a cashier cheque (Cheque Payment is not acceptable on April 24th, 2020). To be payable to “บัญชีจองซื้อพันธบัตรออมทรัพย์ของกระทรวงการคลัง รุ่นอายุ 3 ปี” “บัญชีจองซื้อพันธบัตรออมทรัพย์ของกระทรวงการคลัง รุ่นอายุ 7 ปี” In case of paying by cash or debit bondholders' savings account: If subscription made before 3 p.m. on working day, interest will be calculated from the date of purchase. For subscription made after 3 p.m. on working day or on weekends or the Bank of Thailand holidays, interest will be calculated from the next working day. In case of paying by cashier cheque: If subscription made before the branch's cheque clearing schedule and cheque must be dated no later than the date of subscription, the interest will be calculated on the business day that the cheque is cleared. For subscription made after branch's cheque clearing schedule on working day or on weekends or the Bank of Thailand holidays, subscription will be considered to be the next working day and interest will be calculated from that next working day that the cheque is cleared. Please refer to the agent banks' Terms and Conditions.	

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Proof of purchase	<ul style="list-style-type: none">● ATM: Bondholders will get a receipt or ATM's slip from the machine.● Internet Banking or Mobile Application: Bondholders will be informed successful transaction on the screen when the payment is completed.● The bank counter: Bondholders will get a confirmation of bond purchase. <p>New bondholders: They will receive a MOF bond book on the date of subscription or within fifteen (15) working days later from the selling agent banks.</p> <p>The bondholders who already have the bond books: They can update their bond book after fifteen (15) working days from the date of subscription.</p>
Change of Name, Address, Bank Account to which coupon interest is sent, or other Bonds Transaction	<p>Please contact the selling agent banks</p> <ul style="list-style-type: none">● Ownership Transfer or to sell a bond before maturity can be done since June 13th, 2020.● Inheritance Transfer, to divide property in divorce, bankruptcy, to pledge bonds as debt settlement or collateral can be done after fifteen (15) business days after subscription. <p>To request such a service may be charged as shown on the later page. For more Information, please find the Savings Bonds Prospectus. (Available at the agent banks)</p>
Tax Payment	<p>The Bank of Thailand will deduct withholding tax each time of interest paid with the rate announced in the Revenue Code (For individuals, Interest income is subject to a withholding tax of 15% per year). Subscribers can obtain a withholding tax certificate by post or via the Internet, in case subscribers have already registered at Online Debt Securities Information Services. (www.bot.or.th --> Debt Securities)</p>
Redemption	<p>The Bank of Thailand will automatically transfer principal to a bondholders' deposit account (except for the special savings account and fixed deposit account) on the maturity date. In case of script bond, the Bank of Thailand will send the principal redemption form to bondholders before the maturity date and will repay principal after receiving the bond certificate from bondholders.</p>

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Summary of Details of the Ministry of Finance Savings Bond, The Fiscal Year B.E. 2562/2

Fee of Savings Bonds Services	Type of Services	Collector		
		Thailand Securities Depository Co. Ltd (TSD) (per transaction VAT not included)	Bank of Thailand (VAT exempt)	Selling Agent Bank (per transaction VAT included)
<u>Scripless Savings Bonds</u>				
(1) Convert bonds from scripless into scrip form	65 Baht	Individuals 20 Baht/certificate Juristic Person 100 Baht/certificate	200 Baht	
(2) Deposit bonds to Scripless system (after convert Savings Bonds from scripless into scrip form)	10 Baht	10 Baht/transaction	<ul style="list-style-type: none"> • 200 Baht for registered bondholders • 250 Baht for a new bondholders 	
(3) Selling before maturity	-	-	No Charge	
(4) Ownership Transfer	-	-	<ul style="list-style-type: none"> • Free for the bondholders whose bonds were registered in the same agent bank • 250 Baht for each ownership transfer to unregistered clients 	
(5) Change of registered bondholder name, address, interest or principal receiving account	-	-	No Charge	
(6) Issuance of the new bond book to replace lost or damaged	-	-	Fee depends on each agent bank's terms and conditions (50 - 100 Baht/book)	
(7) Application for bond verification certificate	-	-	The agent bank rate (50 - 200 Baht/certificate)	
(8) Freeze of bonds	-	-	No Charge	
(9) Change the receiving principle and interest bank account (in case of the deposit is invalid)	100 Baht (VAT exempt)	No Charge	No Charge	
<u>Scrip Savings Bonds</u>				
Services : Change of ownership, pledge, pledge release, split or consolidation bonds, issuance of new certificate of bonds to replace lost or damaged certificate, Change of name or family name, bond verification certificate	-	Individuals Person 20 Baht/certificate Juristic Person 100 Baht/certificate	-	

For further information, please contact:

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| <p>1. Bangkok Bank Public Company Limited Tel. 1333 www.bangkokbank.com</p> <p>3. Kasikorn Bank Public Company Limited Tel. 0 2888 8888 ext. 870
www.kasikornbank.com</p> <p>5. Public Debt Management Office Tel. 0 2265 8050 ext. 5308, 5303, 5315 or Tel. 0 2271 7999 ext. 5809 www.pdmo.go.th</p> <p>6. Bank of Thailand www.bot.or.th</p> <p style="margin-left: 20px;">- Headquarters, Payment and Bond Department Tel. 1213</p> <p style="margin-left: 20px;">- Northern Region Office, Chiang Mai Tel. 0 5393 1075, 1078</p> | <p>2. Krung Thai Bank Public Company Limited Tel. 0 2111 1111 www.ktb.co.th</p> <p>4. Siam Commercial Bank Public Company Limited Tel. 0 2777 7777
www.scb.co.th</p> <p style="margin-left: 20px;">- Southern Region Office, Song Khla Tel. 0 7427 2000 ext. 4421-5, 0 7423 8475</p> <p style="margin-left: 20px;">- Northeastern Region Office, Khon Kaen Tel. 0 4391 3423-5</p> |
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