



Asset Management

**GOLDMAN SACHS MUTUAL FUND
COMMON TRANSACTION FORM
(For GSDF, GSEDOF, GS CNX 500 and GSSTF)**

Application No. _____

For existing Non-ETF Investors only

Existing Folio No. _____ Date: _____

First / Sole Holder Name _____
(Please attach attested PAN copy and KYC Acknowledgement Letter of all Applicants / POA holders / Guardian, as applicable, if not submitted earlier)

6. CHANGE OF BANK MANDATE (FOR DEFAULT BANK ACCOUNT)

Existing bank account as per Account Statement:

Bank Name _____ Account No. _____

New bank account details

Please attach blank cancelled cheque / bank letter confirming new bank account details

Bank Name : _____ Branch _____

Account No. _____ City _____ State _____

MICR No. for ECS (9 Digit No. next to your cheque number) _____

IFSC Code. (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your local bank branch) _____

Account Type (Please tick (✓)) Savings Current NRE NRO FCNR Others (please specify) _____

Note: Please submit a new SIP/VIP Auto Debit (ECS) Form in case you want to change the ECS bank for SIP/VIP.

7. CHANGE OF ADDRESS/TELEPHONE NUMBER/FAX NUMBER/E-MAIL ADDRESS

New Details:

New Address : _____

City _____ Pin _____ State _____

Tel No. : Off.: _____ Resi.: _____ Mobile: _____

Fax : _____ E-mail : _____

Note: For Investors holding KYC Acknowledgment Letter, change of address needs to be carried with CDSL Ventures Limited and not directly with the Fund or Registrar.

8. REQUEST FOR EMAIL

I want to receive following communication over E-mail:

Account Statement Newsletter Annual Report Other Statutory Information

E-mail : _____

DECLARATION(S) & SIGNATURE(S)

Please note that by signing this Transaction Form, the Investors also give the Important Declarations set out in the instructions section of the Transaction Form.

I/We hereby apply for the allotment / Purchase of Units of the Scheme, as indicated in this form and confirm that I/we have read, understood and are bound by the terms and conditions of this Transaction Form, including the Important Declarations in the instructions to the Transaction Form, the contents of the Key Information Memorandum, the Scheme Information Document and the Statement of Additional Information, and am/are fully capable of assessing and bearing the risks involved in purchasing the Units, and agree to abide by the terms, conditions, rules and regulations of the Scheme.

I /We hereby authorise Goldman Sachs Mutual Fund, its Investment Manager and its agents to disclose personal data / details of my investment to anyone as may be necessary or expedient for the purposes of administration of investments in the Units of the Scheme.

I/We hereby undertake to pay the required money towards Subscription of the Units of the Scheme made through this Transaction Form within one day of making such application or within such time as directed by Goldman Sachs Mutual Fund.

Applicable to NRIs only.

I / We confirm that I am / We are Non-Resident of Indian Nationality/ Origin and I / We hereby confirm that funds for Subscription have been remitted from abroad through normal banking channels or from funds in my/ our Non-Resident External/ Ordinary Account/ FCNR Account.

Please (✓) Yes No If yes, Repatriation basis Non-repatriation basis

Signature

First Holder/Guardian/POA Holder

Second Holder/POA Holder

Third Holder/POA Holder

GENERAL INSTRUCTIONS

- (i) Please read the Scheme Information Document (“SID”), the Statement of Additional Information (“SAI”) and Key Information Memorandum (“KIM”) (collectively the “Offering Documents”) and the Important Declarations in these Instructions carefully before filling the Common Transaction Form.
- (ii) All Investors are deemed to have read and accepted the terms in the Offering Documents and the Common Transaction Form including these Instructions subject to which this offer is being made and bind themselves to the terms thereof upon signing the Common Transaction Form.
- (iii) All Common Transaction Forms should be submitted at the Official Points of Acceptance as provided in the KIM and on our website www.gsam.in. Please ensure that the requisite details and documents have been provided, in order to avoid processing delays and / or rejection of your Common Transaction Form.
- (iv) Investors must use separate Common Transaction Forms for any additional purchases relating to each Scheme or Option of the Scheme.
- (v) Investors shall ensure that any overwriting or correction shall be countersigned by the Investors, failing which the AMC / Mutual Fund / Trustees may at its sole discretion reject such transaction request.
- (vi) Investors should ensure to write the word ‘DIRECT’ in the column for ‘Broker/Distributor Name’ in their Common Transaction Form in cases where such applications are not routed through any distributor / broker. If the column for ‘Broker/Distributor Name’ is left blank in the Common Transaction Form, then the application would be considered as a ‘DIRECT’ application. Any subsequent change / update / removal of ARN will be based on the written request from the Unit holder and will only be on a prospective basis from the date when the Registrar accepts such written instruction.
- (vii) Investors already having an account in any of the Schemes (other than exchange traded funds of the Mutual Fund) shall provide their relevant existing folio no. and proceed to the relevant section. The personal details and bank account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this Common Transaction Form. Unit holder’s name should match with the details in the existing folio, failing which the Common Transaction Form is liable to be rejected. Existing Unit holders need to enclose an attested copy of the PAN card and the KYC Acknowledgment Letter, if not provided earlier.
- (viii) Permanent Account Number (“PAN”):
- a. In order to strengthen the Know Your Customer (“KYC”) norms and identify every participant in the securities market, SEBI has made it mandatory for all Investors (including minors and their guardians) to mention their PAN and submit a certified copy of the PAN card as the sole identification number for all participants transacting in the securities market, irrespective of the amount of investment, while making an application for Subscription of Units. Applications received without PAN / PAN card copy will be rejected. Submitting a copy of the evidence of having applied for PAN / Form 60 / Form 61 will not be acceptable. Please refer to the SAI for further details in this regard.
- b. PAN is not mandatory in the case of certain Investors. Please refer to the SAI for further details in this regard.
- (ix) Know your Customer (“KYC”):
- a. KYC is mandatory under the Prevention of Money Laundering Act, 2002 for all applications/ investments in mutual funds (fresh Purchases / additional Purchases and new SIP/VIP/STP/VTP registrations). This will be applicable for all the Investors in a folio, including joint holding / institutional investors / other non-institutional investors / investments through POA holders / investments of minor through guardian. Applications where KYC is not completed will be rejected.
- b. A KYC Acknowledgement letter for each Investor / Unit holder is required to be enclosed along with the Application Form. In case the Investor/Unit holder is a minor, then the KYC Acknowledgement Letter of both the minor and the guardian shall be submitted. Further, both the POA holder and the Investor are both required to be KYC compliant in their individual capacities and attach each of their respective KYC Acknowledgement letters with the Application Form. Please refer to the SAI for further details on obtaining a KYC Acknowledgement letter.
- c. For Investors residing in the state of Sikkim, or Investors who have invested through Micro SIP / VIP route, shall not be subject to the above KYC requirements and should refer to the SAI for details on the information / documents to be provided to the AMC/Registrar.
- (x) Irrespective of mode of holding, all communication and payments shall be made by the Mutual Fund only in the name of and favouring the sole / 1st applicant, including all account statements, Dividend or Redemption payments, and all other relevant correspondence.
- (xi) The Mutual Fund / AMC / Trustees and their directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of Units or mandatory Redemption of Units due to non compliance with the provisions of the PMLA, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI circular(s) and reporting the same to FIU-IND.
- (xii) Changes in any static information will be based on written communication from the Unit holder(s). Generally, non-monetary transactions or requests such as change of address, bank details, etc. will be processed (with the exception of issue of Unit certificates) within 10 calendar days.
- (ii) Please refer to the SID of the respective Scheme for minimum amount of additional Purchase.
- (iii) Resident Investors may make the payment by cheque / demand drafts payable locally at any of the Official Points of Acceptance. All cheques and demand drafts accompanying the Common Transaction Form should contain the Common Transaction Form number on its reverse. Any Common Transaction Form without these details will be treated as incomplete and will be rejected. Common Transaction Forms accompanied with outstation cheque/ post dated cheque (except under the SIP facility, during continuous offer)/ cash / stock invest / postal orders / money orders, or such other modes as may be decided by the AMC from time to time, will not be accepted. The AMC will not accept any request for refund of demand draft charges. All cheques and bank drafts must be crossed “Account Payee only” and drawn in favour of the name of the Scheme name. If the Scheme on the Common Transaction Form and on the cheque is different, then the Common Transaction Form is liable to be rejected.
- Note: Returned cheque(s) will not be presented again for collection and the accompanying Common Transaction Form shall not be considered again for allotment. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.
- (iv) Payment should be made by cheque or bank draft drawn on any bank which is situated at and is a member of the Bankers’ Clearing House located at the place where the Common Transaction Form is submitted or as a payment instruction (such as pay order, banker’s cheque etc.) or electronic instructions or in a manner acceptable to the AMC, which is evidenced by receipt of credit in a bank account of the Scheme.
- (v) Please refer to the SAI for details on the mode of payments in case of investments by In case of NRI / PIO / FFIIs.
- (vi) Investors should indicate the Option (Growth/Dividend) and Sub-option (Dividend Reinvestment / Dividend Payout), if applicable, for which the application is made. If no indication is given, the default option will be Growth. In case of Dividend Option for GSDF, GSEDOF and GS CNX 500 where payout and Dividend re-investment facility is not mentioned, the default facility will be Dividend re-investment facility. In case of Dividend Option for GSSTF where no choice with respect to frequency of Dividend Reinvestment facility is indicated, the default Dividend Reinvestment facility will be Weekly Reinvestment. Investors shall use separate Common Transaction Forms for investing simultaneously in both the Options of the Scheme.
- (i) In the event the Investor opts to hold the Units in demat form, the Investor should fill in details of the Depository Participant and the beneficiary account in the “Additional Purchase” section in the Common Transaction Form. Investors should fill in details for either CDSL or NSDL, not for both. All static details of the account including address, bank mandate, nomination etc will be captured as per the Depository Participant records. The mode of holding specified for the folio should match the mode of operation of the demat account as specified in the Depository Participant’s record, else the application is liable to be rejected.
- (ii) Please note that the following restrictions apply to Units held in demat form:
- a. The demat Units cannot be redeemed directly with the Mutual Fund/AMC and must be redeemed only through the Depository Participant; and
- b. Investors holding demat Units cannot opt for SIP/VIP/STP/VTP/Switch facilities in respect of such demat Units.
- (vii) Investors who Subscribe/Redeem Units in demat mode will initially be provided with an account statement issued by the Mutual Fund till the Units are deposited in the demat account after which all subsequent account related information will be provided by the Depository Participant. Further, the Investor will be provided with a separate and distinct folio number in respect of the Units held in demat form.
- (viii) In order to protect Investors from fraud, it is advised that the Common Transaction Form number / folio number and name of the sole / 1st applicant / Unit holder should be written on the back of the cheque / draft before they are handed over to any courier / distributor / Official Points of Acceptance.
- (ix) Bank charges for out-station demand drafts (as defined herein) will have to be borne by the Investor/Unit holder. An out-station demand draft has, for this purpose, been defined as a demand draft issued by a bank in a place where there is no collection centre provided for the Investor. The Fund will not entertain any requests for refund of demand draft charges.
- (x) Payments may be made through instruments issued from an account other than that of the beneficiary Investor subject to the terms, conditions and instructions set out in the “Third Party Payment Declaration Form”. Investors are required to read, fill up and submit the “Third Party Payment Declaration Form” (available at any of our ISCs or on our website www.gsam.in) where they intend to make Third Party Payments. The Mutual Fund/ AMC reserves the right at its absolute discretion to reject / not process the application which does not comply with these provisions and refund the application money. The Mutual Fund / AMC shall not be liable in any manner whatsoever for such rejections.

2. REDEMPTION & SWITCHES

- (i) Please note that Redemption/Switch options on the Common Transaction Form are not available to Investors holding Units in demat form.
- (ii) The Redemption proceeds shall be dispatched to the Unit holders within 10 Working Days from the date of Redemption.
- (iii) The Redemption would be permitted to the extent of credit balances in the Unit holder’s account. The Redemption request can be made by specifying the number of Units to be redeemed or the Rupee amount to be redeemed. In case the Unit holder has specified both the option, the specified number of Units will be considered the definitive request.
- (iv) If a Unit holder makes a Redemption request immediately after Purchase of Units, the Fund shall have a right to withhold the Redemption request in accordance with the conditions provided in the SAI. However, this is only

1. ADDITIONAL PURCHASE

- (i) All allotments will be provisional, subject to realisation of payment and subject to the AMC having been reasonably satisfied that the Mutual Fund has received clear funds, failing which the Trustees / AMC reserve the right to reject the transaction request and in such a case the Trustees / AMC will not be responsible for any consequence therefrom.

applicable if the value of Redemption is such that some or all of the freshly Purchased Units may have to be Redeemed to effect the full Redemption.

- (v) Unit holders under the Schemes have the option to Switch part or all of their investments from one Option of Schemes to another Option of the Schemes of the Mutual Fund, subject to terms and conditions of offer attached to the respective Scheme, which is available for investment at that time.
- (vi) The Switch will be effected by way of a Redemption of Units from one Option of a Scheme and a reinvestment of the Redemption proceeds in the other Option of such Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules and issue rules of the respective Scheme.
- (vii) The price at which the Units will be Switched out of the Options will be based on the Applicable NAV of the relevant Option and considering any exit/entry/combination of Entry and Exit Loads, if any, that the AMC/ Trustee may approve from time to time. Presently, no Load is imposed for Switching between Options within the Schemes. The AMC retains the right to charge different (including zero) Loads on Applicable NAV on switchover as compared to sale/ repurchase as the case may be.
- (viii) There is no restriction as to minimum or maximum number of the Units which can be Redeemed/ Switched. However, if after the Redemption/ Switch, in case of GSDF, GSEDOF or GS CNX 500, the balance in the Unit holder's account falls below Rs. 10,000/- in an Option of the Schemes, the Fund has right to Redeem the full amount outstanding in the Unit holders account in that respective Option. Similarly, if after the Redemption/ Switch, in case of GSSTF, the balance in the Unit holder's account falls below Rs. 10,000/- or 1,000 Units, whichever is lesser, in an Option of the Scheme, the Fund has right to Redeem the full amount outstanding in the Unit holders account in that respective Option.
- (ix) The Redemption proceeds will be paid by way of direct credit / NEFT / RTGS / ECS or any other manner through which the Investor's bank account specified in the Registrar's records may be credited with the Redemption proceeds. If you wish to receive Redemption payments in a registered bank account which is not your default bank account, please provide the name of the bank and your registered account number in section 2. Further, if you wish to receive your Redemption payments by cheque, please contact the ISC in this respect.
- (x) If request for Redemption received together with a change of bank account or before verification and validation of the new bank account, the Redemption request would be processed to the currently registered default (old) bank account.

3. CANCELLATION OF SIP/VIP

Unit holders will have the right to discontinue SIP/VIP at any time, if they so desire. The request for discontinuation of SIP/VIP should be submitted to any of the ISCs at least 10 Business Days before the subsequent installment. Any request for a cancellation of SIP/VIP mandate shall be processed within 7 working days of the valid signed request being accepted at the Official Points of Acceptance, and any interim financial transactions will be effected with previous details only.

4. CANCELLATION OF STP/VTP

Unit holders will have the right to discontinue STP/VTP at any time, if they so desire. For discontinuation of STP/VTP written notice should be submitted by the Unit holder to any of the ISCs at least 15 days prior to the next (STP/VTP) transfer date.

5. CHANGE OF BANK MANDATE

- (i) Investors should provide the name of the existing bank and account number of the sole/1st applicant. Investors should then provide the name of the new bank, branch address, account type and account number of the sole/1st applicant.
- (ii) To facilitate verification of your bank account details please furnish the details required in Common Transaction Form: and provide a blank cancelled cheque leaf for the purpose of verifying the bank account number.
- (iii) Investors/Unit holders have to register one of the registered bank accounts as the default bank account for credit of Redemption and Dividend proceeds. The Investor/Unit holder, may however, specify any other registered bank accounts for credit of Redemption proceeds at the time of requesting for the Redemption. Investors may avail the above facility for registration/deletion/change of bank accounts by filling and signing the "Multiple Bank Account Registration Form" and sending the same alongwith additional documents and declarations, to the Registrar. Investors are requested to note the terms and conditions mentioned in the "Multiple Bank Account Registration Form" (available at any of our ISCs or on our website www.gsam.in).

6. CHANGE OF ADDRESS, TELEPHONE NUMBER AND EMAIL ADDRESS

Changes in any static information will be based on written communication from the Unit holder(s). Generally, non-monetary transactions or requests such as change of address, etc. will be processed within 10 calendar days. In case of Investors who have submitted a KYC Acknowledgment Letter to the Fund change of address must be carried with CVL and not with the Fund or Registrar.

7. REQUEST FOR EMAIL

Investor has an option to receive communication through e-mail in lieu of physical documents by specifying preference for the same and indicating the communication the Investor would like to receive over e-mail. The Investor always has a right to demand a physical copy of any or all the documents in respect of the services provided by the Fund. Please refer to the SAI for further details under "Correspondence by E-mail"

8. CONFIRMATION AND SIGNATURES

- (i) Please note that if your instructions are written on both sides of the Common Transaction Form, it is mandatory to sign on both sides. In the absence of this, only that part of your instruction which has a signature below it would be processed.
- (ii) All signatures should be in English or in any Indian language. Thumb

impressions should be from the left hand for males and the right hand for females and in all cases must be attested by a magistrate, notary public or special executive magistrate under his / her official seal. In case of HUF, the karta will sign on behalf of the HUF. Applications by minors should be signed by their guardians.

- (iii) Authorised officials should sign the form under their official designation and company seal. If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your constituted attorney. The signature in the Common Transaction Form, then, needs to clearly indicate that the signature is on your behalf by the constituted attorney.

9. IMPORTANT DECLARATIONS

The Investor(s) to note that by executing the Common Transaction Form(s), the Investors give the following declarations:

- (i) The Investor(s) understand that the Mutual Fund, the Schemes and the Units and their material terms are described in the Offering Documents. The Investor(s) acknowledge that the "Offering Documents" have been made available to them for inspection. Terms defined in the Offering Documents and not otherwise defined in the Common Transaction Form shall have the meanings provided in the Offering Documents.
- (ii) The Investor(s) confirm that: (i) the Investor(s) are fully informed of the legal requirements within their country for Purchasing the Units; (ii) the Investor(s) are permitted to Purchase the Units under the laws and regulations of their home country in the manner in which the Units have been offered or sold to them; (iii) the Investor(s) are fully informed of any relevant foreign exchange restrictions and tax considerations arising out of their Purchase and ownership of Units; (iv) the Investor(s) have neither received nor been induced by any rebate or gifts, directly or indirectly, in making their investment; (v) the amount invested in the Scheme by, or on behalf of, the Investor(s) is through legitimate sources only and not from any source in contravention of any applicable Law, including without limitation, any applicable anti money laundering and related laws; and (vi) the Investor(s) are not a US Person and have not received or accepted the offer to Purchase / Subscribe to the Units of the Schemes in the United States.
- (iii) The Investor(s) confirm that the Investor(s) is not involved in concealing, transferring, or disguising any property which, directly or indirectly, represents the proceeds of a criminal activity for the purpose of avoiding prosecution for an offence.
- (iv) If the Investor(s) is acting for a partnership or entity organised for passive investment, less than 10% of the equity interests in the entity are owned by U.S. Persons and such entities are not formed principally for facilitating investment by U.S. Persons. If the Investor(s) are acting for a corporation (other than those included in the preceding sentence), 20% or more of the equity interests in the corporation are not owned by U.S. Persons other than U.S. publicly traded corporations.
- (v) Applicable for NRIs: The Investor(s) confirm that they are a non-resident of Indian nationality / origin ("NRI") as defined under the Foreign Exchange Management Act, 1999 and Regulations issued thereunder, and that they have remitted funds from abroad through approved banking channels or from funds in their Non-Resident (External) Rupee Account ("NRE") or Foreign Currency (Non-Resident) Account ("FCNR") or Non-Resident Ordinary Rupee ("NRO") Account.
- (vi) The Investor(s) represent and warrant that they have full power and authorization to execute the Common Transaction Form and to make this investment. The Investor(s) agree that none of the Mutual Fund, the AMC, the Trustee or their agents shall (i) have any responsibility to verify such authorization, and (ii) have no liability whatsoever and shall be indemnified by them against all costs, losses, claims and expenses arising from any omissions or any action properly taken by the Mutual Fund, the AMC, the Trustee or their agents in accordance with the terms of the Common Transaction Form. The Investor(s) understand and agree that the Trustees / AMC have the power to mandatorily Redeem Units held by Investor(s), if the Trustees/ AMC, in their sole opinion, suspect the Investor(s) to be engaged in activities such as, including but not limited to, market-timing or excessive trading or unfair or suspicious practices, or if the Trustees /AMC for any other reason believe that mandatory Redemption of such Investor(s) would generally be in the interest of the Scheme or its Unit holders.
- (vii) Investors(s) have read and understood the information provided in Section V(C)(I) of the Statement of Additional Information on 'Investor Information' and authorize the Mutual Fund, the AMC and all service providers to use their Personal Data.
- (viii) If, as a result of a miscalculation of the NAV that has been notified to the Investor(s) by AMC/ Trustee/ the Fund, the Investor(s) have received dividend in excess of the correct value, the Investor(s), where relevant, upon determination of such correct NAV, agree to repay such excess. In cases where further Units in the Fund have been issued as a result of such error the Investor(s) hereby authorise the AMC / Trustee/ Fund to cancel or Redeem such Units to effect repayment.
- (ix) In the event that the Common Transaction Forms are executed by more than one Investor(s), each party's liabilities thereunder shall be joint and several.
- (x) The Investor(s) agree to notify the ISC promptly in writing of any changes to the information, representations or confirmations, provided by them in or along with the Common Transaction Form. The Common Transaction Form shall be governed by and construed in accordance with Laws of India.
- (xi) The Investor(s) declare that the information given in this Common Transaction Form is accurate and complete.
- (xii) If applicable, the distributor has disclosed to the Investor(s) all commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to the Investor(s).