



**बैंक ऑफ़ बड़ौदा** *Bank of Baroda*

**Social Media Policy**  
**for**  
**Bank's Customers,**  
**Stakeholders**  
**& General Public**



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Dear Bank's Customers, Stakeholders & General Public,

Bank of Baroda appreciates your interest shown in our page / channel in various social media platforms.

The presence in these platforms is designed to inform you about ongoing developments and events about Bank of Baroda, its products and services and also understand your opinion on our products and services. We are keen to hear from you and appreciate your participation.

We shall appreciate respecting and maintaining the decorum of social media and take into consideration the below detailed guidelines while communicating with us on social media.

## **1.0 Introduction**

Social Media is often thought of in terms of a handful of well-known social media sites, such as Facebook, Twitter, and so forth, but it is actually much more than these few sites. Social media encompasses the Internet technologies that enable consumers to easily share content online, including but not limited to, social networks, blogs, videos, photos, wikis, online reviews, online check-ins and more. There are thousands of social channels, networks and media tools and the list is growing. Currently the four most popular networks are Facebook, Twitter, YouTube and LinkedIn and Bank of Baroda is already has presence on Facebook, Twitter and YouTube and shall be launching presence on LinkedIn shortly.

## **2.0 Purpose:**

The purpose of having a Social Media policy for Bank's Customers, Stakeholders & General Public in place is to:

- Provide guidance while putting a comment, post, idea and concern on social media
- Do's and Don'ts on Social Media for Bank's Customers, Stakeholders & General Public
- Regulations, Legal and compliance involved in implementing social media.



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### **3.0 Policy for Bank's Customers, Stakeholders & General Public:**

#### **3.1 Content:**

1. Bank has the right to change information, material and content provided or these Guidelines from time to time without prior intimation.
2. The opinion or information provided by us or through a third party on the social media channels are not intended to constitute legal, tax, securities or investment advice, or opinion regarding the appropriateness of any sort of investment, or any product or service's solicitation.
3. Sharing the content posted on our social media channels in its Original Format is permitted. However, no one has the right to use for monetary purposes, change, alter, modify, amend, revise, publish, translate, copy or otherwise distribute any part or content uploaded on our social media channels, or link any our other social media channels or other website to this page, without our prior written permission except as specifically enabled by the functionality of the social media channel.
4. Please refrain from the use of abusive, defamatory, offensive, unparliamentary, unpleasant, threatening, harassing, improper language and offensive terms that target specific individuals or groups while communicating with us / others on our page. Also, please be on the topic of discussion while commenting or posting any content.
5. Bank reserves the right to remove without intimation, any comments or posts that use discriminatory, defamatory, threatening, obscene, harassing, hateful, improper language, spam or violate any intellectual property rights or may contain virus or are immaterial and unconnected to the topics discussed on our page or any matter that the Bank deems as inappropriate in any way. Individuals/entities making such posts may be blocked, without intimation, from making further posts on our social media platforms. This is at the entire discretion of the Bank.
6. Bank will delete comments that are clearly off-topic, that promote services or products, or that promote or oppose any political party, person campaigning for elected office, or any ballot proposition.



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7. Bank does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to these standards.

### **3.2 Privacy**

1. The content of all comments is immediately released into the public domain, so do not submit anything you do not wish to be broadcast to the general public.
2. Please do not post personal, account sensitive information viz. debit/credit card number, PIN, Passwords, account numbers, phone numbers etc. However Bank will endeavour to remove such information from our Social Media Channels wherever noticed without any intimation. The Bank doesn't undertake any liability for any financial and/or other losses, identity/information theft or any such issue faced by users on account of posting their sensitive/ personal information.
3. With the use of our Facebook, Twitter, YouTube and other social media content, you also conform to the respective platform's Terms and Conditions and its prevailing Privacy Policy as well any regulatory norms that have to be adhered to.

### **3.3 Third Party Information**

1. We are not responsible for the content, privacy or security policies of any external websites or links.
2. Any third party views and opinions in the comments or posts are solely and exclusively of the user/such third party. Please understand that we do not take any responsibility for such views, nor do we endorse their views. This is inclusive of the text, images, documents, audio and videos added, posted or linked by the users/such third Parties.
3. We do not undertake any liability on account of the messages, comments, links or uploads that are posted by users on and/or via our social media properties and/or decisions taken by anyone on the basis of messages from Third Parties. We do not take any



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form of liability for such messages or comments and will not be liable for any violating content that is uploaded and/or linked by social media website users.

4. We do not take any responsibilities or provide warranties regarding the accuracy, functionality or any third party's software performance that may be utilised in connection with the page. No guarantee is given from us regarding complete security of sending or posting or uploading any content over the Internet as they are subject to possible interception, alteration or loss.
5. We do not endorse the advertisements and any content or links provided by social media websites on our respective social media channels and we are not responsible for the same. Whilst using this page, you may be provided links to the website (<http://www.bankofbaroda.in/>) or related pages or any other related websites including those of our group companies, alliance partners, merchants etc. for further information on the products, offers. Your use of our website and/or such third party websites shall be governed by the respective terms and conditions of such websites. The products and services offered by us exclusively or in alliance with third parties shall be governed by the terms and conditions applicable to such products and services.

### 3.4 Queries, Suggestions, Feedback & Complaints

1. We suggest to use our Live Web Chat: <http://115.112.88.117/WebChatGuide.htm> for quicker resolution of queries about the Bank's products and features.
2. Suggestions, Feedback and Queries about individual accounts or for customer service requests should be directed through secure channels such as <http://customercare.bankofbaroda.com/onlinecomplaints/Default.aspx> or toll free number 1800 22 33 44 / 1800 102 44 55 or other secure channels designated by the Bank from time to time. Resolution of such matters require customer sensitive details which should not be posted on any social media platforms due to the risk of information/identity theft which may result in financial and other losses to customers.



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### **3.5 Regulations, Legal and compliance:**

1. Communications made via the Facebook fan page will in no way constitute a legal or official notice or comment to the Bank or any official or employee of Bank for any purpose.
2. We reserve the right to use edit, alter, publish or distribute the content that you have posted on our social media channels in any manner without any legal or monetary obligation.
3. Please note that Bank of Baroda reserves its rights to initiate appropriate legal proceedings in the event of any breach/violation of these Guidelines / other terms and conditions as may be specified by Bank of Baroda from time to time, including but not limited to blocking access to our page without any further notice.
4. Under no circumstances we shall or any of our affiliates or representatives, be liable to you for any direct or indirect, claims or damages whatsoever emanating from any mistakes, inaccuracies, or errors of content, personal injury or property damage, of any nature whatsoever, emanating from your use to and access of our page. You specifically acknowledge that Bank of Baroda shall not take any liability for content or the offensive, defamatory, or illegal conduct of any third party and that the risk of damage or harm arising from the preceding entirely rests with you. The foregoing limitation of liability shall apply to the fullest extent that's permitted by law in the applicable jurisdiction.
5. To the extent permitted by law applicable, you agree to indemnify, defend and hold harmless Bank of Baroda, its affiliates, officers, directors, employees, and agents, arising from and against any and all damages, claims, obligations, liabilities, losses, costs or debt, and expenses (including but not limited to lawyer's/attorney's fees) arising from: (i) your use of and access of our page; (ii) your violation of any of these Guidelines; (iii) your violation of any third party right, including without limitation any copyright, proprietary, or right to privacy; or (iv) all or any claim that content posted by you caused damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and your use of our social media channels.



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### **3.6 Applicability of Law:**

All these Guidelines shall be governed and controlled by the laws of India and any dispute or claim that may arise shall be exclusively decided by a Court of capable jurisdiction located in Mumbai. "Bank of Baroda" and our logos are trademark and property of Bank of Baroda. Wrong use of any intellectual property, or any other content displayed herein is stringently prohibited.

### **3.7 Monitoring and review of policy:**

1. Bank shall review this policy annually, to ensure that it meets legal requirements and reflects best practices.
2. In case of sudden changes in the social media or Banking industry, Bank shall bring in the desired changes in the policy, on urgent basis.