



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

Version 3.0

Marketing Department
BCC, Mumbai

Policy Summary Sheet

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Distribution List

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3.0	N. A.	Bank's Customers, Stakeholders & General Public

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1.0 Introduction

The interest shown by Customer, Stakeholders & General Public in Bank's various social media pages/ handles of Bank of Baroda is highly appreciated.

The objective of our presence on various social media platforms is to inform viewers about ongoing developments and events of Bank of Baroda, its' products and services and also to understand its audiences' views on Bank's products & services. The Bank is keen to engage with its customers, stakeholders and general public.

The Bank follows a communications framework for social media and takes into consideration the below detailed guidelines.

All social media presence of the erstwhile Vijaya Bank and erstwhile Dena Bank have now been subsumed into the Bank of Baroda handles.

Social media platforms are the marketing channels which includes a two-way communication. The Bank actively engages and encourages constructive communication through its audience. The Bank is present on the major social media platforms including Facebook, Twitter, Instagram, YouTube, Quora and LinkedIn. Further, the Bank also publish/ display its content using other digital channels including Search Engine Platforms, Blogs, Videos, messaging apps including WhatsApp, affiliate networks and more. This social media policy is applicable to all the users involved in all types of digital activities directly or indirectly related to the Bank.

The Bank neither undertakes to be monitoring all these social media platforms at all times nor is obligated to respond to posts made on these regarding the Bank. However, the bank has put in place an online response management process to provide suitable responses to comments of the users.

Currently, the most popular networks are Facebook, Twitter, YouTube, Instagram LinkedIn and Bank of Baroda has presence on all their mediums. To ensure the authenticity of the social media handles of the Bank, users should check the verification tick on the handle or click on the below given links for each of the platforms.

Links: -

Facebook: <https://www.facebook.com/bankofbaroda/>

Twitter: <https://twitter.com/bankofbaroda>

YouTube: <https://www.youtube.com/bankofbaroda>

Instagram: <https://www.instagram.com/officialbankofbaroda/>

LinkedIn: <https://www.linkedin.com/company/bankofbaroda/>

Quora: <https://www.quora.com/profile/Bank-of-Baroda-29>

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 making 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.

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

3.1 Content:

1. The Bank has the right to change information, material and content provided for these Guidelines from time to time without any prior intimation.
2. The opinion or information provided by the Bank 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 Bank's social media channels in its original format is permitted. However, no one has the right to use change, alter, modify, amend, revise, publish, translate, copy or distribute for monetary purpose or otherwise any part or content uploaded on Banks social media channels, or link any of the Bank's other social media channels or other website to this page, without Banks 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 Bank / others on Bank's page.
5. Bank reserves the right to remove without intimation, any comments or posts that use discriminatory, defamatory, threatening, obscene, harassing, hateful, improper language, misleading, spam or violate any intellectual property rights or may contain viruses or contents which are immaterial and unconnected to the topics discussed on Bank's page or any matter that the Bank deems as inappropriate in any way. Individuals/entities making such posts may be blocked, without intimation, from posting & further posts on Bank social media platforms. This is at the entire discretion of the Bank.
6. Bank will delete comments that are clearly links to topic, that promote services or products, or that promote or oppose any political party, Religious remarks, person campaigning for elected office, or any ballot proposition.
7. The Bank does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to the stipulated guidelines of the Bank.

3.2 Privacy

1. The content of all comments should be assumed to be in the public domain. So, users should refrain from posting anything which they do not wish to broadcast to the general public. Posts made on social media platforms are stored/archived on the respective social platforms' servers which are not in the Bank's purview.

2. In the interest of the customers' accounts' security, it is requested to not post personal, account sensitive information viz. debit/credit card number, PIN, Passwords, account numbers, phone numbers etc. Bank will endeavor to remove such information from Bank's Social Media Channels wherever noticed without any intimation. 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 Facebook, Twitter, YouTube, Instagram, LinkedIn, Quora and other social media content, it is presumed that users are conforming to the respective platform's Terms and Conditions and its prevailing Privacy Policy as well as any prevailing regulatory norms that have to be adhered to.

3.3 Third Party Information

1. Bank is 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. The Bank does not take any responsibility for such views, nor do the Bank endorse their views. This is inclusive of any text, images, documents, audio and videos added, posted or linked by the users/such third Parties.
3. Bank does not undertake any liability on account of the messages, comments, links or uploads that are posted by users on and/or via Bank's social media properties and/or decisions taken by anyone on the basis of messages from Third Parties. Bank does not take any 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. Bank does not take any responsibility or provide warranties regarding the accuracy, functionality or any third party's software performance that may be utilized in connection with the page. No guarantee is given from the Bank 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. Bank does not endorse the advertisements and any content or links provided by social media websites on Bank's respective social media channels and Bank is not responsible for the same. Whilst using this page, users may be provided links to the website (<https://www.bankofbaroda.in>) or related pages or any other related websites including those of Bank's group companies, alliance partners, merchants etc. for further information on the products, offers. The use of Bank 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 the Bank 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. The Bank is not obliged to respond or resolve service requests posted on any Social Media platform. The Bank does not undertake to be monitoring any other websites where customers may be lodging their service requests.
2. Bank suggests usage of Bank's Contact Centre at **1800 5700** for quicker resolution of queries about the Bank's products and services.
3. Suggestions, Feedback and Queries about individual accounts or for customer service requests should be routed through secure channels such as <https://bobcrm.bankofbaroda.co.in/onlinecomplaint/> or toll free number **1800 5700** or other secure channels designated by the Bank from time to time. Resolution of such matters require disclosing 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. Please visit <https://www.bankofbaroda.in/contact-us.htm> for an updated list of modes of contacting the Bank.
4. The Bank is not liable for any losses or risk resulting from any individual posting sensitive details on non-secure platforms such as social media channels.

3.5 Regulations, Legal and compliance:

1. Communications made via the Bank's social media channels will in no way constitute a legal or official notice or comment to the Bank or any official or employee of the Bank for any purpose.
2. Bank reserves the right to use, edit, alter, publish or distribute the content that users have posted on its social media channels in any manner without any legal or monetary obligation.
3. Please note that Bank of Baroda reserves the 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 Bank's page without any further notice.
4. Under no circumstances shall the Bank or any of its affiliates or representatives, be liable 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 use and access of Bank's page. Bank of Baroda shall not be held liable for content or the offensive, defamatory, or illegal conduct of any third party and for the risk of damage or harm arising from such acts. 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, the users on social media 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) use of and access of Bank's page; (ii) violation of any of these Guidelines by any; (iii) 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 any of the internet user caused damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and use of Bank's social media channels by any user.

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 its logos are the 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 once in three years, to ensure that it meets legal requirements and reflects best practices.
2. The Policy shall be in force till 30.06.2026 or the renewal of the policy, whichever is earlier.
3. MD & CEO of the Bank may extend the validity of the policy by -6- months, if not renewed within the due date as mentioned above.
4. In case of sudden changes in the social media or banking industry, the Bank shall bring in the desired changes in the policy, on urgent basis without any prior notice.
5. This policy shall be made available for access on Bank's official website.
6. Chapter on Compliance – No regulatory guidelines pertaining to the policy has been issued at the time of review/renewal of this policy.