

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

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1. Introduction:

Social Media is an internet based form of communication. Social Media platforms allow users to have conversations, share information, express ideas and create web content. There are many forms of Social Media, including blogs, micro-blogs, wikis, social networking sites, photo-sharing sites, instant messaging, video-sharing sites and more.

Social Media differ from paper based or traditional electronic media such as TV broadcasting in many ways, including quality, reach, frequency, usability and permanence. Social Media operate in a Dialogic transmission system (many sources to many receivers). This is in contrast to traditional media which operates under a monologic transmission model (one source to many receivers), such as a paper newspaper which is delivered to many subscribers. Some of the most popular Social Media websites are Facebook, Twitter, YouTube, LinkedIn, Instagram etc.

The primary objective behind bank's presence on Social Media platforms are:

- I. To keep you informed about ongoing developments and events about Punjab National Bank, its products and services.
- II. Listen to your feedback/ opinion related to the bank's products and services.

2. Definitions:

In this policy, unless there is anything repugnant to the subject or context:

- I. 'Bank' means Punjab National Bank.
- II. 'Bank's Social Media Platforms/ Channels' means official accounts/ pages of Punjab National Bank on various Social Media channels.

3. Objective:

In order to provide guidelines for use of Social Media channels of the bank, bank has formulated policy:

- I. To guide Bank's Customers, Stakeholders & General Public, on posting comment, feedback, suggestion and concern on bank's Social Media channels.
- II. To provide framework on Do's and Don'ts on Social Media channels of the bank.
- III. Regulations, Legal and Compliance involved.

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

4.1 Content

- 4.1.1** All content posted on Social Media channels are meant to be indicative and informative in nature. These do not imply any contractual obligation on the part of the bank. For the most authentic information, please visit bank's corporate website <https://www.pnbindia.in> or visit your nearest PNB Branch.
- 4.1.2** The Bank reserves its right to change information, material, content posted on its Social Media channels/ Platforms as and when required without prior intimation to any person.
- 4.1.3** Sharing the content posted on bank's Social Media channels in its original format is permitted. However, no one has the right to use the same for monetary purpose, change, alter, modify, amend, revise, publish, translate, copy or otherwise distribute any part or content posted thereof, or link any other Social Media channels or any other website to this page.
- 4.1.4** Please refrain from the use of abusive, obscene, intimidating, discriminatory, defamatory, offensive, unpleasant, threatening, harassing, improper language that target specific individuals or groups while communicating with us / others on our page.
- 4.1.5** Please refrain from post of any content which may violate any law or which may against the public policy or which may infringe privacy rights of any person.
- 4.1.6** Post regarding selling of any product and services etc. by any person shall be prohibited. Individuals/ any entities making such posts may be blocked, without intimation, from making further posts on bank's Social Media platforms. The same is at the sole discretion of the Bank.
- 4.1.7** No information or opinion provided by the bank or through a third party on the page is intended to constitute legal, tax, securities or investment advice, or opinion regarding the appropriateness of any investment, or a solicitation for any product or service.
- 4.1.8** Bank reserves the right to remove without intimation, any comments or posts that use discriminatory, defamatory, threatening, obscene, intimidating, discriminating, 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/ any entity making such posts may be blocked, without intimation, from making further posts on bank's Social Media platforms. The same is at the sole discretion of the Bank.

4.1.9 Bank may delete/ request to delete comments/ posts 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.

4.1.10 The information and material available on the Social Media Platforms, including text, graphics, links or other items - are on "as is," "as available" basis. No warranty of any kind, implied, express or statutory is given in conjunction with the information and material.

4.1.11 It is not possible for the Bank to fully monitor all comments/ posts on its Social Media channels but wherever it comes to the notice of the Bank that any comment/post is misleading, offensive, unlawful, infringes third party rights or in breach of these terms and conditions, then the Bank reserves its right to remove it from its Social Media channels.

4.2 Privacy

4.2.1 The content of all comments/ posts is immediately released into the public domain, so please refrain from submitting anything you do not wish to be broadcast to the general public. Any data and information that you post on these Social Media platforms may reside on servers that the Bank does not own or control. Often, the data posted here is available to any and all members of the public as per the Social Media platforms' policies. Even upon deletion, the data may be archived by the Social Media platform as per their policies.

4.2.2 Please do not post personal, account sensitive information viz. debit/ credit card number, PIN, Passwords, account numbers, phone numbers etc. 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.

4.2.3 With the use of our Facebook, Twitter and other Social Media channels, you also conform to the respective platform's Terms and Conditions

and its prevailing Privacy Policy or any regulatory norms that have to be adhered to.

4.3 Third Party Information

4.3.1 The Bank is not responsible for the content, privacy or security policies of any external websites or links.

4.3.2 Any third party views and opinions in the comments or posts are solely and exclusively of the user/ such third party. The Bank neither takes any responsibility for such views, nor endorses their views. This is inclusive of the text, images, documents, audio and videos added, posted or linked by the users/ third parties.

4.3.3 The 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.

4.3.4 The Bank does 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 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.

4.3.5 The Bank does not endorse the advertisements and any content or links provided by Social Media websites on our Social Media channels and bank will not be responsible for the same. While using this page, you may be provided links to the website (<https://www.pnbindia.in>) or related pages or any other related websites including those of our group companies, alliance partners etc. for further information on the products, services etc. 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.

4.3.6 Please use utmost care and caution while acting upon/ commenting on the content posted by third party. The Bank shall in no way be liable for

any loss/ damages/ any legal action incurred by you by acting upon such content.

4.4 Queries, Suggestions, Feedback & Complaints

4.4.1 The Bank welcomes your suggestions/ feedback at <https://www.pnbindia.in/feedback.aspx>

4.4.2 We suggest using the link available at bank's corporate website - <https://www.pnbindia.in/contact-us.html> for resolution of queries/ grievances about the Bank's products and services. Channels mentioned in the link are the secure channels designated by the Bank. 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/ phishing attack which may result in financial and other losses to customers.

4.5 Regulations, Legal and Compliance

4.5.1 Communications made via the bank's Social Media channels will in no way constitute a legal or official notice to the Bank or any official or employee of Bank for any purpose.

4.5.2 Any content that you post on bank's Social Media channels shall be deemed and remain the property of the Bank. The Bank shall be free to use such content/ information, for any purpose without any legal or financial compensation or permission for such usage.

4.5.3 The Bank 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 the Bank from time to time.

4.5.4 Under no circumstances bank shall or any of our affiliates, employees 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 Social Media platforms or entities purporting to represent the Bank. You specifically acknowledge that the bank 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.

4.5.5 To the extent permitted by law applicable, you agree to indemnify, defend and hold harmless, Bank, 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.

4.5.6 Anyone with the intent to cause or knowing that he/ she is likely to cause wrongful loss or damage to the brand's image, to destroy or delete or alter any information residing on the Social Media platform or diminish its value or utility by any means, commits hack, shall be prosecuted under Information Technology Act, 2000 [As amended by Information Technology (Amendment) Act 2008], its subsequent amendments as well as any other statute prescribed by the concerned authorities.

4.6 Applicability of Law

This Social Media Policy shall be governed and construed in accordance with the law of India and any dispute or claim that may arise shall be exclusively decided by a Court of competent jurisdiction located at New Delhi only. "Punjab National Bank" and Bank's logos are trademark and property of Punjab National Bank and use of any intellectual property of the Bank in any manner without prior written permission of the bank is strictly prohibited.

4.7 Monitoring and Review of Policy

The Bank reserves its right to review this policy, whenever required, to ensure that it meets all legal & statutory requirements. In case of any changes in the Bank's Social Media Policy, we shall post the same. The Bank encourages its customers, Stakeholders & General Public using its Social Media channels/ platforms to frequently check this page for any changes in Social Media Policy. Your continued use of Bank's Social Media channels/ platforms after any change in Social Media Policy shall constitute your acceptance of such change.
