

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

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
डिजिटल बैंकिंग ट्रांसफॉर्मेशन प्रभाग, प्रधान कार्यालय
PUNJAB NATIONAL BANK
DIGITAL BANKING TRANSFORMATION DIVISION, HEAD OFFICE

GUIDELINES FOR USE OF SOCIAL MEDIA

Disclaimer for general public, stakeholders and customers

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.

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.

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.

Please refrain from post of any content which may violate any law or which may be against the public policy or which may infringe privacy rights of any person.

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.

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.

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. 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.

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.

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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 violation of these terms and conditions, then the Bank reserves its right to remove it from its Social Media channels.

Bank cannot take up specific customer queries or complaints due to reasons of confidentiality and privacy of one's account(s) since 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 the customers.

All information posted by the Bank including but not restricted to brand names, features, colour schemes, etc. may be safeguarded by trademarks, copyright and other legal measures available to us. Hence, please do not copy, amend or in any other manner use the content posted by us without prior written permission.

Third Party Information

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

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.

Queries, Suggestions, Feedback & Complaints

The bank welcomes suggestions/ feedback at <https://www.pnbindia.in/feedback.aspx>

Regulations, Legal and compliance

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.

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.

The Bank reserves its rights to initiate appropriate legal proceedings in the event of any violation/violation of these guidelines/other terms and conditions as may be specified by the Bank from time to time.

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Regulations, Legal and Compliance

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.

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.

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.

Privacy

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.

With the use of our Facebook, X (formerly known as 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.