



BOB Financial
— Credit reimagined —

**Social Media Policy for BOB Financial Customers
holding Bank of Baroda Credit Card & for General
Public**

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Dear BOB Financial Customers & General Public,

We thank you for the interest shown in Bank of Baroda Credit Card's presence on various social media platforms. Our presence in social media platforms is designed to inform viewers about the on-going developments and events at BOB Financial (hereinafter 'Company') in regards to Bank of Baroda Credit Card; its products and services and also to understand your views on company's products and services. We are keen to engage with our customers and general public. We expect to maintain the communication framework for social media and takes into consideration the below detailed guidelines while communication.

1. Introduction

Social Media is often thought of in terms of a handful of well-known social media sites, such as Facebook, Twitter, YouTube, Instagram and LinkedIn and so forth, but it is actually much more than these few sites. Social media in some ways 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. Some of them allow the Company to monitor content in a structured manner (e.g. Facebook, Instagram etc.); some do not allow monitoring (e.g. WhatsApp).

Our Company 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 Company or Bank of Baroda Credit Card. However, we have put in place an online response management process to provide suitable response to comments of the users.

Currently, the most popular networks are Facebook, YouTube, Twitter, Instagram and LinkedIn and the Company has presence on all these mediums except Twitter. To ensure that you are referring to an authentic social handle of the Company, please visit <https://www.bobfinancial.com> and click on the appropriate social platform icons added on Home page.

2. Purpose

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

- Provide guidance while making a comment, post, idea and concern on social media related to Bank of Baroda Credit Card
- Do's and Don'ts on Social Media for Bank of Baroda Credit Card Customers & General Public
- Regulations, Legal and compliance involved in implementing social media.

3.0 Policy for BOB Financial Customers & General Public:

3.1 Content:

1. The Company have 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 the Company or through an authorised third party on the social media channels are not intended to constitute legal, tax, securities or investment or lending advice, or opinion regarding the appropriateness of any sort of credit solution, or any product or service's solicitation.
3. Sharing the content posted on Company's 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 Company's social media channels, or link any other social media channels or other website to this page, without Company's 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 Company representatives / others on Company's social pages for Bank of Baroda credit card customers.
5. The Company 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 Company social pages or any matter that Company's social pages deems as inappropriate in any way. Individuals/entities making such posts may be blocked, without intimation, from making further posts on the Company's social media platforms for Bank of Baroda credit card customers. This is at the entire discretion of the Company.
6. The Company 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.
7. The Company does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to the stipulate guidelines of the company.

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 Company's purview.
2. In the interest of your accounts' security, please do not post personal, account sensitive information viz. debit/credit card number, PIN, Passwords, account numbers, phone numbers, email etc. Company will endeavour to remove such information from its Social Media Channels wherever noticed without any intimation. The Company 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, Instagram, YouTube 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. The Company 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 Company does not take any responsibility for such views, nor do 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. The Company does not undertake any liability on account of the messages, comments, links or uploads that are posted by users on and/or via Company'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. The Company does not take any responsibilities 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 Company 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. The Company does not endorse the advertisements and any content or links provided by social media websites on Company's respective social media channels and also not responsible for the same. Whilst using this page, users may be provided links to the website (<https://www.bobfinancial.com>) 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. The use of Company's 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 Company 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 Company is not obliged to respond or resolve service requests posted on any Social Media platform. The Company does not undertake to be monitoring any other websites where customers may be lodging their service requests.
2. Company suggests usage of its Customer Helpline Nos. 1800225100/18001031006 for all customers. Dedicated Helpline no. for Eterna/Premier customers: 18001031002, for quicker resolution of queries about the Company's products and features.
3. Suggestions, Feedback and Queries about individual accounts or for customer service requests should be directed through secure channels such as www.bobfinancial.com or <https://online.bobcards.com/Login.aspx?ReturnUrl=%2f> or toll free Customer Helpline Nos.



1800225100/18001031006 for all customers. Dedicated Helpline no. for Eterna/Premier customers: 18001031002, or other secure channels designated by the Company 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. Please visit <https://bobfinancial.com/contact-us.jsp> for an updated list of modes of contacting the Company.

4. The Company 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 Company's social media channels will in no way constitute a legal or official notice or comment to the Company or any official or employee of Company for any purpose.
2. Company 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 the Company 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 Company from time to time, including but not limited to blocking access to Bank's page without any further notice.
4. Under no circumstances the Company shall 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 Company's page. The Company shall not take any liability 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 agree to indemnify, defend and hold harmless The Company, 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 Company's page; (ii) your violation of any of these Guidelines; (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 you caused damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and your use of Company's social media channels.

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 Credit Card" and its logos are trademark and property of BOB Financial. Wrong use of any intellectual property, or any other content displayed herein is stringently prohibited.



3.7 Monitoring and review of policy:

- 1.** Company 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 credit card industry, the Company shall bring in the desired changes in the policy, on urgent basis without any prior notice.
- 3.** Chapter on Compliance – No regulatory guidelines pertaining to the policy has been issued at the time of review/renewal of this policy.