

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

Dear Bank's Customers, Stakeholders & General Public,

Oriental Bank of Commerce ("OBC" or "Bank") thanks you for your interest in our Bank and our official social media platforms.

Our presence in these platforms is designed to inform you about ongoing developments and events about Oriental Bank of Commerce (OBC), 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. Oriental Bank of Commerce has presence on social media platforms like Facebook, Twitter and shall explore new social mediums as and when required.

We request you to keep a few important guidelines in mind as during the interaction on our official social media platforms

1. All content posted on these platforms are meant to be indicative and informative in nature. These do not imply any contractual obligation on part of OBC. For the authentic information, please visit www.obcindia.co.in.
2. 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 times, 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.
3. You are strongly requested **not** to share any confidential, sensitive or personal data such as account details, PIN, debit/credit card number, Passwords, account numbers, phone numbers etc. on these social platforms.
OBC may remove such posts from our Social Media platforms, wherever noticed without any intimation. OBC does not 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 and/or our not deleting such posts.
4. As with any content posted or uploaded over the Internet, security cannot be assured as these may be vulnerable to possible interception, manipulation, alteration or loss.
5. If you are an esteemed OBC Customer, kindly note that on these social platforms, we cannot take up specific customer queries or complaints due to reasons of confidentiality and privacy of your account(s) for the reasons mentioned above.
Should you need customer service, please visit www.obcindia.co.in 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
6. Social Media platforms such as Facebook, Twitter etc. are owned by third parties. OBC is not responsible for these platforms' data, privacy or security policies or business policies. These social media platforms may from time to time publish advertisements on OBCs presence on them. OBC is neither responsible for nor endorses any such advertisements or the content, products, advice, opinions, recommendation or other material of third party sites on such social media platforms.

7. OBC does not make any representations or warranties regarding the accuracy, functionality or performance of third party software that may be used in connection with the social media platforms.
8. No information or opinion provided by us 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. Please contact your investment or tax advisor should you have any such need or questions.
9. Any content that you post on these social platforms may be used by us or the social media platform without any legal or financial compensation or permission for such usage.
10. All information posted by us including but not restricted to brand names, features, color 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
11. 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.
12. 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.
13. Bank reserves the right to remove without prior 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.
14. Bank may at its discretion, delete pages/comments and/or block the individuals posting comments that are off-topic, that promote non OBC services or products, or that promote or oppose any political party, person campaigning for elected office, or any ballot proposition, entities purporting to be the Bank
15. Bank does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to these standards.
16. By using the respective social media platforms like Facebook, Twitter etc, you must also conform to the respective platforms' Terms and Conditions and its prevailing Privacy Policy as well any regulatory norms that have to be adhered to. These Terms and policies are subject to change without notice. OBC is not responsible in anyway to keep users updated about such changes.
17. Hacking on social media platform: Whoever with the intent to cause or knowing that she/he is likely to cause wrongful loss or damage to the brands image to destroys or deletes or alters any information residing on the social media platform or diminishes its value or utility or affects it injuriously by any means, commits hack: Whoever commits hacking shall be prosecuted under Information Technology Act 2008, its subsequent amendments as well as any other statute prescribed by the concerned Authorities.

18. 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 social media platforms or entities purporting to represent the Bank. You specifically acknowledge that Oriental Bank of Commerce 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.
19. To the extent permitted by law applicable, you agree to indemnify, defend and hold harmless Oriental Bank of Commerce, 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 social media platforms; (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 causing damage to a third party.
20. Oriental Bank of Commerce reserves its right to initiate appropriate legal proceedings in the event of any breach/violation of these Guidelines / other terms and conditions as may be specified by Oriental Bank of Commerce from time to time, with or without prior notice, including but not limited to blocking access to our page without prior notice.
21. 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 competent jurisdiction in Haryana.

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