



Ref: YES-MCC-POL-003

Social Media Policy for Users

V1.0

Review Frequency: Annual

Information Classification: Public



1) **Background**

Social Media brings us new opportunities to connect and communicate with our community. As a part of the new age generation, we at YES Bank Limited (“Bank”) openly embrace Social Media and seek to inform and inspire our Customers, Consumers, Stakeholders & General Public (Herein collectively referred to as “Users”) to engage in conversations. Facebook, LinkedIn, YouTube, Twitter, Instagram and other online platforms are common tools used for the purpose.

The presence on these platforms is designed to inform our Users about ongoing developments and events about YES BANK, its products and services and also to understand our User’s opinion/feedback on our products and services.

2) **Scope**

The policy is applicable to Users interacting with YES BANK through content posted online, whether on blogs, personal website, Wikipedia, discussion forums or any other form of user-generated media or any online social media platform such as Facebook, Twitter, LinkedIn, Instagram, YouTube etc.

3) **Roles and Responsibilities**

Users of YES BANK’s official social media handles, posting/commenting/engaging with the Bank should do so in their personal capacity without harming the Bank’s reputation and/or compromising on its integrity or that of any other User. All Users are mandated to follow this policy.

4) **Objective**

The purpose of having a Social Media policy for Bank’s Users is to:

- Provide guidance while putting a comment, post, idea and concern on social media
- Do's and Don'ts on Social Media for Bank’s Users
- Regulations, Legal and compliance involved in engaging on social media

5) **Policy Details**

All Users should apply ordinary prudence and better self-judgment in their interactions on social media. Below are few guidelines which all Users should endeavor to follow while engaging on social media with the Bank.

A. Content:

1. Bank has 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 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 User 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.

4. Users are advised to 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 the Bank / others on the Bank’s social media pages. Also, Users are advised to be on the topic of discussion while commenting or posting any content.

5. Bank 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 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.

6. Bank 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. Bank does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to these standards.

B: Privacy

1. The content of all comments is immediately released into the public domain, so Users are advised to not submit anything they do not wish to be broadcast to the general public.

2. Users are advised not to post personal, account sensitive information viz. debit/credit card number, PIN, Passwords, account numbers, phone numbers etc. However Bank will endeavour to remove such information from our Social Media Channels wherever noticed without any intimation. 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. YES BANK will NEVER ask for any personal information such as address, telephone / mobile number, bank account number, e-mail ids and passwords, etc. to be shared on its Social Media pages publicly. However, such details can be asked to be shared via Direct Message (DM)/ inbox to assist User’s with the complaint/query resolution.

3. With the use of the Bank’s Facebook, Twitter, YouTube and other social media content, Users also need to conform to the respective platform’s Terms and Conditions and its prevailing Privacy Policy as well any regulatory norms that have to be adhered to.

C: 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. Please understand that the Bank do not take any responsibility for such views, nor do we 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 Bank does not undertake any liability on account of the messages, comments, links or uploads that are posted by users on and/or via our 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 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.

5. The Bank does not endorse the advertisements and any content or links provided by social media websites on our respective social media channels and is not responsible for the same. Whilst using this page, you may be provided links to the Bank's website (<https://www.yesbank.in/>) 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 Bank'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 Bank exclusively or in alliance with third parties shall be governed by the terms and conditions applicable to such products and services.

D: Company Guidelines

1. Use of YES BANK Brand/logo: No User shall create groups using YES BANK name, trademark, logo or any other Intellectual Property of the Bank should be used without prior approval. Any misuse will be liable to strict action.

2. Any such group which is existing must be removed by the owner with immediate effect or the same will be reported by the Bank to the respective Social media platform and removed. The Bank is not responsible for any financial and/or other losses, identity/information theft or any such issue faced by users on account of creating such groups.

E: Queries, Suggestions, Feedback & Complaints

1. The Bank suggests Users to use our official complaint resolution channels (<https://www.yesbank.in/complaints>) for quicker resolution of queries about the Bank's products and features.

2. Suggestions, Feedback and Queries about individual accounts or for customer service requests should be directed through secure channels such as <https://www.yesbank.in/complaints> or on the Bank's toll free number 1800 1200 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.

F: Regulations, Legal and compliance

1. Communications made via the Bank's social media pages such as (Facebook, Twitter, LinkedIn, Instagram, etc.) will in no way constitute a legal or official notice or comment to the Bank or any official or employee of Bank for any purpose.
2. The Bank reserves the right to use edit, alter, publish or distribute the content that a User may have posted on our social media channels in any manner without any legal or monetary obligation.
3. Please note that YES 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 YES BANK from time to time, including but not limited to blocking access to our page without any further notice.
4. Under no circumstances shall the Bank or any of its affiliates or representatives, be liable to Users 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 the Bank's social media pages.
5. Users specifically acknowledge that YES 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 them. 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, Users agree to indemnify, defend and hold harmless YES 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) their use of and access of Bank's social media pages; (ii) their violation of any of the aforementioned Guidelines; (iii) their 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 them caused damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and the User's use of our social media channels.

G: 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. "YES BANK" and its logos are trademark and property of the Bank. Wrong use of any intellectual property, or any other content displayed herein is stringently prohibited.

6) Policy Exception

This policy holds no exception to any Users of YES BANK's social media pages.



7) Violation of the Bank’s Social Media Policy:

Depictions of behavior that do not comply with professional and/or ethical standards laid out in this policy will be treated as a breach of the same, leading to appropriate legal action by the Bank.

8) Legal Right

Notwithstanding anything contained hereinabove, this Policy is not intended to infringe, restrict or curtail any rights of the Users guaranteed under the Constitution of India or any other law applicable from time to time.

9) Review of the Policy

YES BANK may review and amend/ modify this policy, from time to time, as deemed necessary and appropriate. In case of any questions or clarifications, Users may refer to the YES BANK website or share their feedback via YES BANK’s official complaint resolution channels (<https://www.yesbank.in/complaints>).

Change History			
Sr. No	Old Version	New Version	Change Details
1	NA	V1.0 dated 22.04.2019	Social Media Policy for Users