

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

Dear Bank's Customers, Stakeholders & General Public, Jammu and Kashmir Bank Ltd. ("J&K Bank" or "Bank") thanks you for your interest in our Bank and our official social media platforms.

J&K Bank's social media platforms are designed to keep you informed about ongoing developments and events about Jammu and Kashmir Bank, its products and services and also understand your view on our products and services. We would like to hear from you and appreciate your participation. We request you to keep a few important guidelines in mind as during the interaction on our official social media platforms

Introduction

Social media includes the Internet technologies that allows 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 multiple of social channels, networks and media tools and the list is mounting. Currently the five most popular networks are Facebook, Instagram, Twitter, YouTube, Snapchat, Whatsapp Business and LinkedIn and J&K Bank has presence on Facebook, Twitter, Instagram, LinkedIn and YouTube and shall explore new social mediums as a when required.

Purpose

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

- Provide guidance while putting a comment, post, idea and concern on social media
- Dos and Don'ts on Social Media for Bank's Customers, Stakeholders & General Public
- Regulations, Legal and compliance involved in implementing social media.

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

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 us 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 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.
4. Please refrain from the use of abusive, defamatory, offensive, unparliamentarily, 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.
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.

Privacy

1. The content of all comments is immediately released into the public domain, so do not submit anything you do not wish to be broadcast to the general public.
2. Please do not post personal, account sensitive information viz. debit/credit card number, PIN, Passwords, account numbers, phone numbers etc. However Bank will endeavor 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.

3. With the use of our Facebook, Twitter, YouTube and other social media content, you also 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.

Third Party Information

1. We are 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. We 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. We do 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 us 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. We are not responsible for social media platforms' data, privacy or security policies or business policies. These social media platforms or entities there on may from time to time endorse J&K Bank. However, J&K Bank is not responsible for any such advertisements or the content, products, advice, opinions, recommendation or other material of third party sites on such social media platforms.

Queries, Suggestions, Feedback & Complaints

Customers are requested to kindly note that specific customer queries, suggestion, Feedbacks or complaints may not be taken up, on these social platforms, due to reasons of confidentiality and privacy of your account(s). For such queries we have dedicated contact points: Phone No: 0194-2481999 Email: jkbcustomer@jkbmail.com Toll Free No: 1800 890 2122

Regulations, Legal and compliance:

1. Communications made via the Facebook fan page 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. We reserve the right to use, edit, alter, publish or distribute the content that you have posted on our social media channels in any manner without any legal or monetary obligation.

3. Please note that J&K 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 J&K Bank from time to time, including but not limited to blocking access to our page without any further notice.

4. 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 page. You specifically acknowledge that J&K 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.

5. To the extent permitted by law applicable, you agree to indemnify, defend and hold harmless J&K 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.

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 Srinagar. "J&K Bank" and our logos are trademark and property of J&K Bank. Wrong/ Unauthorized use of any intellectual property, or any other content displayed herein is stringently prohibited.