



**Social Media Policy of  
Karur Vysya Bank  
For Bank's  
Customers,  
Stakeholders &  
General Public**

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**KARUR VYSYA BANK**  
**SOCIAL MEDIA POLICY**

**(for Bank's Customers, Stakeholders and General Public)**

**1. Preface**

The Social Media platform is an effective tool that facilitates a two way communication process among the participants to have conversation, share ideas and information. Top forums that are currently popular include Facebook, Twitter, YouTube, Instagram and LinkedIn. The real time communication enabled through this media supports not just in one to one conversation, but allows the community to participate and offer their views and feedback.

The powers of social media can no longer be ignored. The internet user base in India has exceeded the 500 mn mark and is likely to reach 627 mn by the end of 2019. Participants in the social media network is about 326 mn in India of which 281 mn are on Facebook.

Banking business is one area that can no longer remain aloof from the social media, what with the immense marketing potential that the medium offers apart from the opportunity to understand, in real time, the problems of the customers and offer instant solutions to them. State bank of India has 17 mn followers, ICICI Bank has 5.5 mn, while Axis bank has 3.7 mn followers.

In such a scenario, it is imperative that our Bank also enters the social media. The bank shall initially be present on Facebook and YouTube and subsequently enter other social media channels in a phased manner.

A social media policy to set out clear guidelines on the use of social media in respect of the bank's customers, stakeholders, general public and employees is given herein.

**2. Definitions**

Unless otherwise stated,

- a. 'the Bank means The Karur Vysya Bank Limited
- b. 'Bank's Social media channels' means all official accounts / pages of The Karur Vysya Bank Limited on various Social Media Channels

### **3. Objective**

The objectives of the Bank in providing guidelines for the use of social media channels are:

- a. To keep the customers and general public informed about the products and services provided by the bank
- b. To keep the customers and the general public updated about developments and events happening in the bank
- c. Elicit feedback about the bank's products, services and quality of service from the customers and the general public
- d. To guide the Bank's customers, stakeholders and general public about posting comments, feedback and suggestions on the bank's social media channels
- e. To provide the framework on the Do's and Dont's on social media channels of the bank
- f. Regulations, Legal and Compliance related matters involved in implementing social media

### **4. Policy for Bank's Customers, Stakeholders and General Public**

#### **4.1.Content**

- 4.1.1** All content posted in Social Media channels are only indicative and informative in nature and does not imply any contractual obligation on the part of the Bank. For detailed and authentic information, please visit the Bank's website [www.kvb.co.in](http://www.kvb.co.in) or call the Bank's helpline 1860-200-1916 or contact the nearest branch of the bank
- 2.** The Bank reserves the right to change / alter / delete any content, information or material posted / provided by the Bank in Social Media channels without any prior intimation or assigning any reason.
- 3.** Any opinion or information provided by the Bank or through a third party on Social Media channels are not intended to constitute legal, tax, securities or investment advice or opinion regarding the appropriateness of such investment or product or service's solicitation.
- 4.** Sharing of content posted on the Bank's Social Media channels in its original format is permitted. However no one has the right or authority to change, alter, modify, amend, revise, publish, translate, copy or otherwise distribute any part or content posted in our Social Media channels for monetary purposes or otherwise.

5. Linking of other Social Media channels or other websites to the Bank's account / page without the Bank's prior written permission is prohibited.
6. All posts and information shared on the Social Media channels by the Bank including but not restricted to brand names, features, images, colour schemes and the like may be safeguarded by trademark, copy rights and other legal measures. Use of such posts and information by way of copying, amending or using the same in any other manner without the prior written permission of the Bank is prohibited.
7. Any content that the user may post on the Social Media channels of the Bank, if found suitable or relevant, may be used by the Bank on any media without permission and without any legal or financial compensation.
8. Please refrain from the use of abusive, discriminatory, defamatory, offensive, unparliamentary, unpleasant, threatening, obscene, hateful, harassing, improper language and offensive terms that target specific individuals or groups while communicating with the Bank or others on the Bank's Social Media channels.
9. Please restrict communication to the topic of discussion while posting or commenting on any content.
10. The Bank reserves the right to summarily remove without prior intimation, any posts or comments that use abusive, discriminatory, defamatory, offensive, unparliamentary, unpleasant, threatening, obscene, hateful, harassing, improper language, spam or violate any intellectual property rights or may contain virus or are immaterial, irrelevant and unconnected with to the topics discussed on the Bank's Social Media channels or any other content that the Bank deems as inappropriate in any way.
11. Individuals / entities making such comments / posts may, at the sole discretion of the bank, be blocked without any prior intimation, from making further posts on our Social Media channels.
12. The Bank reserves the right to delete or block posts or comments that are clearly off-topic, promote products and services not pertaining to the Bank or promote or oppose any political party, person campaigning for elected office or promote anti-national and terrorist sentiments.

13. The Bank does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to these standards.
14. The Bank reserves its right to monitor all comments / posts / content made on its Social Media channels by third parties. Where posts / comments that are not in line with the Social Media policy of the Bank are posted by third parties, the Bank reserves the right to remove or block the comments / posts, as and when such content is noticed, without any prior intimation at any point in time.
15. The Bank does not subscribe to posts / comments made on its Social Media channels by third parties that may be inflammatory, obscene or offensive and shall not be held liable for the same.

## **2. Privacy**

- 4.2.1** As any content posted in the Social media channels is released into the public domain immediately, users are requested to exercise discretion and not to submit anything that they do not wish to be broadcast to the general public.
- 2.2. Security may not be assured, as the posts may be vulnerable to possible interception, manipulation, alteration or loss.
- 2.3. Any data or information that the user posts on Social Media channels may reside on servers over which the Bank does not have control. Even deleted content may be archived by the Social Media channels as per their policies. Such content may be accessible to any or all members of the public. Hence the user is requested to exercise restraint while posting on these channels.
- 2.4. The Bank strongly urges the users to refrain from posting any confidential, sensitive or personal data including Account Name, Account number, Debit / Credit Card number, PIN, passwords, phone numbers, etc. While the Bank may delete such information without prior notice, the Bank shall not be liable for any financial and / or other losses, identity / information theft or any such issue faced by the users on account of posting such sensitive / personal information.
- 2.5. Users of the social media are strongly advised to carefully verify the authenticity / genuineness of the social media channels claiming to belong to the Bank before posting or responding to messages or chats.

The Bank will never ask for disclosure of any sensitive account information or access credentials. The Bank will not accept any liability or claims whatsoever from the users, in the event of any such disclosure being made by the users in any of the social media channels claiming / purporting to be that of the Bank, which results in financial loss to the users.

- 2.6. For reasons of confidentiality, customers of the bank are requested to access secure channels like the website of the Bank, viz., [www.kvb.co.in](http://www.kvb.co.in) to log in specific cases of complaints or feedback or contact the Branch and not to post them on the pages of the Social media channels.
- 2.7. Any such complaints or issues posted on the Social Media channels will not be taken cognizance of by the Bank or in any way constitute a legal or official notice to the Bank or any official or employee of the Bank for any purpose. This includes but not restricted to reporting of lost cards or any fraud or any information or reporting that require immediate attention of the officials of the Bank. For such purposes, the users are urged to follow the regular reporting channels of the bank.

### **3. Third Party Information**

1. The Bank shall not be responsible for the policies pertaining to data, privacy and security of the various Social media channels or for any external websites or links provided therein.
2. The Bank shall not be liable in the event of hacking of the users' desktop, laptop, tablet, phones, etc. through the use of Social Media channels.
3. The user will conform to the Terms and Conditions and the prevailing policies of the various Social Media Channels when they post on such channels of the Bank. Users are requested to keep themselves familiar with such terms and conditions and the Bank will not in any way keep the users informed or updated about them.
4. Any views, opinions or posts, including text, images, documents, audio and video files, etc., that may be posted by users on the Bank's Social Media channels are solely those of such users / third parties and the Bank does not take responsibility for such views not does the Bank endorse such views.

5. The Bank shall not take liability for any decisions that users may take based on the messages, comments, links or uploads or any other violating content made on the Bank's Social Media channels by third parties.
6. The Bank does not take any responsibility or provide warranties regarding the accuracy, functionality of any third party's software performance that may be utilized in connection with the Social Media channels of the Bank.
7. The Bank does not guarantee complete security of sending, posting or uploading any content over the Internet as they are susceptible to interception, alteration or loss.
8. The Bank does not endorse any advertisements, contents or links by Social Media websites on our respective Social Media channels and shall not be responsible for the same. While using the Bank's Social Media channels, the Bank may provide links to the Bank's website – [www.kvb.co.in](http://www.kvb.co.in) – or related pages or other related websites including alliance partners, merchants, etc. for further information on the products, services, etc. The use of our website and / or such other third party websites shall be governed by the respective terms and conditions of such websites. The products and services offered by us exclusively or with third parties shall be governed by the terms and conditions applicable to such products and services.

## **2. Regulations, Legal & Compliance**

- 4.4.1** The brand and name – “Karur Vysya Bank” and its logos are the trademark and property of the Bank. Misuse of any intellectual property or any other content displayed in the bank's social media channels is strictly prohibited. Any violation shall be liable for prosecution under the relevant Acts.
2. Whoever with an intent to cause or knowing that they are likely to cause wrongful damage or loss to the KVB brand image or alters / deletes / destroys any information residing in the social media platform of the bank or diminishes its value or utility or affects it injuriously by any means or hacks any of the social media channels of the bank, shall be liable for prosecution under the Information Technology Act, 2008 as well as any other relevant statutory Act prescribed by the authorities concerned. The bank reserves its rights to track such malicious activities on the Bank's social media platform with the help of Internet

Service Providers, Social Media Provider, Cyber Forensic specialists and Cyber lawyers for identifying such users for taking appropriate action under the Information Technology Act, 2008 and subsequent amendments.

3. Neither the Bank nor its representatives be liable for any direct or indirect claims or damages whatsoever emanating from any mistakes, inaccuracies, errors of content, personal injury or property damage of any nature whatsoever, emanating from the access of the bank's social media channels by the user.
4. The bank shall not be liable for any wrong, offensive, defamatory or illegal post made by anybody on the bank's social media channels.
5. The foregoing limitation of liability shall apply to the fullest extent that is permitted by law in the applicable jurisdiction.
6. The user of the bank's social media channels agrees to indemnify, defend and hold harmless the Bank, its affiliates, directors, officials, 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 fees) arising from
  - The users' use of and access of our social media channels
  - The users' violation of any these guidelines
  - The violation by the user of any third party's rights, including without
  - limitation, any copyright, proprietary or right to privacy
  - All or any claim that the content posted by the user causing damage to a third party
7. The bank reserves the right to initiate appropriate legal proceedings in the event of any breach / violation of these guidelines and other terms and conditions as may be specified by the Bank from time to time, with or without prior notice, including but not limited to blocking access to our page without prior notice.

## **2. Queries, suggestions, feedback and complaints**

Customers and General public are requested to register their queries, suggestions, feedback and complaints regarding the Bank's products, services and other customer and customer service related issues in the

Bank's official website [www.kvb.co.in](http://www.kvb.co.in) or call the Bank's helpline 1860-200-1916 or visit the nearest branch of the bank

### **3. Monitoring and review of policy**

The Bank reserves the right to review this policy, whenever required, to ensure that it meets with all legal and statutory requirements. The policy shall be hosted in the Bank's website, [www.kvb.co.in](http://www.kvb.co.in) and in the social media channels frequently used by the bank. Users may frequently check the same of the latest version of the policy.

### **4. Applicability of law**

All 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 Chennai.

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