Suryoday Small Finance Bank Limited

Social Media Policy

Version: FY: 25-26/1.0

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Policy Version Control:

Version	Board Approval Date	Author	Maintained by
FY 18-19/1.0	02nd November 2018	Narayan Rao	Risk & Policy
FY 19-20/1.0	07th November 2019	Narayan Rao	Risk & Policy
FY 21-22/1.0	25th May 2021	Subramanian Sankaranarayanan	Risk & Policy
FY 21-22/2.0	25th March 2022	Narayan Rao	Risk & Policy
FY 22-23/1.0	24th March 2023	Deepak Jangid	Risk & Policy
FY 23-24/1.0	21st September 2023	Deepak Jangid	Risk & Policy
FY 24-25/1.0	9th May 2024	Deepak Jangid	Risk & Policy
FY 25-26/1.0	8th May 2025	Paul Jose	Risk & Policy

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1. Introduction

Social media encompasses internet technologies that facilitate online sharing of content by users (individual or body corporate), including but not limited to, social networks, blogs, videos, photos, wikis, online reviews, online check-ins and more. The number and usage of such channels, networks and media tools has been growing in leaps and bounds. Social media is an enabler for the bank's voice to become part of a larger conversation relating to banking services and the community at large that it purports to serve and has the potential to shape conversations and the communities we serve. The primary purpose of social media is to facilitate the building of communities. While the Bank can reach out to the customers (which includes potential customers as well) in the marketplace and share its sense of mission, the stakeholders and members of the public can maintain an ongoing conversation with the Bank. Popular social networks in common use are Facebook, WhatsApp, LinkedIn, Instagram, YouTube, Social media handle- Twitter X etc.

In a nutshell, the primary objective of Bank's presence on social media platforms is -

i. To keep Bank's customers, stakeholders and general public informed about ongoing developments in the banking sphere, events about Suryoday Small Finance Bank Limited, its mission, products and services.
ii. To listen to feedback / opinion of customers, stakeholders and general public on the bank's products and services.

2. Definition

In this policy, unless there is anything repugnant to the subject or context:

i. 'Bank' means Suryoday Small Finance Bank Limited.
ii. 'Bank's Social Media Platforms/ Channels' means official accounts/ pages of Suryoday Small Finance Bank Limited on various Social Media.

3. Applicability

The tenets of this policy shall, inter alia, apply to the customers of the Bank (including potential customers), stakeholders of the Bank and members of the general public.

4. Objectives

The Bank has formulated the policy in order to provide guidelines for use of Social Media channels of the bank, as under:

i. To guide Bank's Customers, Stakeholders & General Public, on posting comments, feedback, suggestions and concerns on Bank's Social Media channels.
ii. To provide a framework on Do's and Don'ts on Social Media channels of the bank.
iii. Regulations, Legal and Compliance governing the use of Bank's social media channels.

5. Policy for Bank's Customers, Stakeholders & General Public

5.1. Content

i. All content posted on Social Media channels are meant to be indicative and informative in nature. These do not imply any contractual obligation on the part of the Bank. For the most authentic information, please visit Bank's official website https://www.suryodaybank.com or visit your nearest branch of our Bank.

ii. The Bank reserves its right to change information, material, content posted on its Social Media channels / platforms, as and when required, without prior intimation to any person.

iii. Sharing the content posted on Bank's Social Media channels in its original format is permitted. However, no one has the right to use the same for commercial purposes, change, alter, modify, amend, revise, publish, translate, copy or otherwise distribute any part or content posted thereof, or link any other Social Media channels or any other website to our page.

iv. User shall refrain from the use of abusive, obscene, intimidating, discriminatory, defamatory, offensive, unpleasant, threatening, harassing, improper language that target specific individuals or groups while communicating with us / others on our page.

v. User shall refrain from posting any content which may violate any law, or which may be contrary to public policy or which may infringe privacy rights of any person.

vi. Social Media posts attempting to use Bank's pages to any products or services etc., by any person, shall be prohibited. Users making such posts may be blocked, without intimation, from making further posts on the Bank's Social Media platforms. The same is at the sole discretion of the Bank.

vii. No information or opinion provided by the Bank 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.

viii. Bank reserves the right to remove without intimation, any comments or posts that use discriminatory, defamatory, threatening, obscene, intimidating, discriminating, 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. Users making such posts may be blocked, without intimation, from making further posts on Bank's Social Media platforms. The same is at the sole discretion of the Bank.

ix. Bank may delete/ request to delete comments/ posts that promote or oppose any political party, person campaigning for elected office, or any ballot proposition.

x. The information and material available on the Social Media Platforms, including text, graphics, links or other items are on "as is" or "as available" basis. No warranty of any kind, implied, express or statutory is given in conjunction with the information and material.

xi. It may not be possible for the Bank to fully monitor all comments/ posts on its Social Media channels but wherever it comes to the notice of the Bank that any comment/post is misleading, offensive, unlawful, infringes third party rights or in breach of these terms and conditions, then the Bank reserves its right to remove it from its Social Media channels.

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5.2 Privacy

i. As the content of all comments/ posts is immediately released into the public domain, users are requested to refrain from posting anything that does not need to be broadcasted to the general public. 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, the data posted here is available to any and all members of the public as per the Social Media platforms' own policies. Even upon deletion, the data may be archived by the Social Media platform as per their policies.

ii. Users shall not post personal or account sensitive information viz. debit/ credit card number, PIN, Passwords, account numbers, phone numbers etc. The Bank does not ask for any address, telephone / mobile number, bank account number, e-mail ids and passwords on Social Media pages. The Bank 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, on its social media channels.

iii. With the use of Bank's Facebook, Twitter and other Social Media channels, users are also under obligation to conform to the respective platform's Terms and Conditions and its prevailing Privacy Policy or any regulatory norms that have to be adhered to.

5.3 Third Party Information

i. The Bank is not responsible for the content, privacy or security policies of any external websites or links.

ii. Any third-party views and opinions in the comments or posts are solely and exclusively of the user/ such third party. The Bank neither takes any responsibility for such views, nor endorses their views. This is inclusive of the text, images, documents, audio and videos added, posted or linked by the users/ third parties.

iii. 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 bank's Social Media properties and/ or decisions taken by anyone on the basis of messages from third parties. Bank does not assume responsibility or 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.

iv. The Bank 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 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.

v. The Bank does not endorse the advertisements and any content or links provided by social media websites on our Social Media channels and Bank will not be responsible for the same. While using this page, user may be provided links to the website (https://www.suryodaybank.com/) or related pages or any other related websites

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including those of our group companies, alliance partners etc. for further information on the products, services etc. User's use of our 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 us exclusively or in alliance with third parties shall be governed by the terms and conditions applicable to such products and services.

vi. Please use utmost care and caution while acting upon/ commenting on the content posted by third party. The Bank shall in no way be liable for any loss/ damages/ any legal action incurred by you by acting upon such content.

5.4 Queries, Suggestions, Feedback & Complaints

i. Social Media pages should not be used by the customers for reporting lost card, grievances or fraud or any information or reporting which requires immediate attention of the officials of the Bank and for such incidents the customers should follow the process as prescribed by the Bank from time to time.

ii. Accordingly, the Bank welcomes your queries, suggestions and feedback at socialmedia@suryodaybank.com

iii. Any queries relating to grievance redressal or fraud may be addressed to-
First Level: Smile Centre - smile@suryodaybank.com
Escalation level 1: Nodal Officer - nodalofficer@suryodaybank.com
Escalation level 2: Principal Nodal Officer - pno@suryodaybank.com

5.5 Regulations, Legal and Compliance

i. Communications made via the Bank's Social Media channels will in no way constitute a legal or official notice to the Bank or any official or employee of Bank for any purpose.

ii. Any content that a user posts on Bank's Social Media channels shall be deemed and remain the property of the Bank. The Bank shall be free to use such content/ information, for any purpose without any legal or monetary obligation or permission for such usage.

iii. The 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 the Bank from time to time, including but not limited to blocking access to the Bank's page without any further notice.

iv. Under no circumstances shall the Bank or any of its affiliates, employees, or representatives, be liable to any user 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 user's access of Bank's Social Media platforms or entities purporting to represent the Bank. User specifically acknowledge that the 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 user. The foregoing limitation of

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liability shall apply to the fullest extent that's permitted by law in the applicable jurisdiction.

v. Users are enjoined upon to share / post original content as the Bank is not responsible for third-party copyright and intellectual property materials posted by users of our Social Media pages.

vi. To the extent permitted by law applicable, User shall indemnify the Bank, its affiliates, officers, directors, employees, and agents, arising from and against any and all damages, claims, obligations, liabilities, losses, costs and expenses (including but not limited to lawyer's/attorney's fees) arising from: (i) his use of and access of Banks's social media page; (ii) his violation of any of these Guidelines; (iii) his 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 him caused damage to any third party. The indemnification contained herein shall survive these Guidelines and user's access of Bank's Social Media channels.

vii. Anyone with the intent to cause or knowing that he/ she is likely to cause wrongful loss or damage to the brand's image, to destroy or delete or alter any information residing on the Social Media platform or diminish its value or utility by any means or commits hack, shall be prosecuted under Information Technology Act, 2000 [As amended by Information Technology (Amendment) Act 2008], its subsequent amendments as well as any other statute prescribed by the concerned authorities.

viii. If any employee of the Bank (Permanent, on Probation or working under a contract) breaches this policy, the same shall be treated as breach of Service Rules of the Bank and the Bank may take disciplinary action against such Employee.

5.6 Applicability of Law

This Social Media Policy shall be governed and construed in accordance with the laws of India and any dispute or claim that may arise shall be exclusively decided by a Court of competent jurisdiction located at Mumbai only. Suryoday Small Finance Bank Limited and its logos are trademark and property of the Bank and use of any intellectual property of the Bank in any manner without prior written permission of the bank is strictly prohibited.

5.7 Monitoring and Review of Policy

The Bank shall review this policy annually, or earlier if required, in order to ensure that it meets all legal and statutory requirements. In case of any changes in the Bank's Social Media Policy, the details of the revised policy shall be hosted on the Bank's website. The Bank encourages its customers, stakeholders and general public using its Social Media channels/ platforms to frequently check this page for any changes in Social Media Policy. User's continued access to Bank's Social Media channels/ platforms after any change in Social Media Policy shall constitute and be construed as user's acceptance of such change.

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