

Nations Trust Bank PLC - Social Media Terms and Conditions

Please read the Nations Trust Bank social media terms and conditions carefully. This document sets out the terms and conditions (“Rules”) for the use of the Bank’s social media sites in a manner which is lawful, respectful and ethical. By using or submitting any material (material that includes but is not limited to written information, photos, videos, emojis) to our social media sites, you agree that you have read, understood, accepted and agreed to abide by these Rules.

We, Nations Trust Bank PLC (sometimes referred to as the “Bank”) in Sri Lanka operate channels, pages and accounts on some social media sites to inform, assist and engage with customers. Unless stated otherwise, these are intended for customers in Sri Lanka and designed for use in Sri Lanka.

We monitor and record comments and posts made on these channels about the Bank, so that we can improve our services.

The Bank is not responsible or liable to you or to any third party, for the content or accuracy of any material/information posted by you or any user of our social media sites.

The views expressed by any individual on our social media sites are those of the individual and do not necessarily reflect the views of the Bank.

The terms of use and policies of the social media sites used by the Bank (e.g. Twitter, LinkedIn, Facebook, YouTube and Instagram) also apply to your use of our channels and pages on such social media sites, and you must ensure that you follow those terms of use and policies as well as these Rules. We disclaim any liability associated with your use of those social media Sites, or for your failure to view or comply with their terms, conditions and policies.

The content and material on this site are for informational purposes only and is not intended as an offer or solicitation for the purchase of the Bank’s stock, securities or any financial instrument, product or service. Bank does not give investment, tax or other professional advice *via* its social media sites. Any communication between you and the Bank on this site does not alter, change or supersede any of the agreements you may have with us as a customer.

You agree that in using our social media sites, you will:

- not quote material out of context and include a credit for the original author as the source of material;
- comply with all applicable domestic, foreign and international laws that govern the content which you share on our social media sites;
- not be defamatory, unlawful, obscene, offensive, hateful, abusive, inflammatory, threatening, invasive of anyone’s privacy, or otherwise objectionable;

- not promote discrimination on grounds of race, sex, religion, nationality, disability, religion or belief, sexual orientation, being a transsexual person, or age;
- not infringe any intellectual property rights including copyright, design right, database right, patents, trade mark, moral or performer's right or any other third party right;
- not harass, upset, alarm or cause distress to any other person;
- not post content/material that contains an instruction or advice, that could cause harm or injury to individuals or to computers or systems;
- not encourage anyone to commit any unlawful or criminal act or condone any unlawful or criminal act;
- not give the impression that your content/material emanates from the Bank (or any of its group companies) if this is not the case, or impersonate any person, or misrepresent your identity or affiliation with any person; and
- not post content/material containing any advertising.

Sometimes we may automatically follow back users who follow our social media sites. A follow-back does not constitute an endorsement; the same applies to re-tweeting or sharing messages/content posted on accounts that we do not own, or otherwise sharing information on a different platform or following any social media sites, including but not limited to Twitter, LinkedIn, Facebook or Instagram.

We do not endorse the social media sites themselves, their products or services, or any information posted on them by third parties or other users.

When you engage with the Bank *via* social media, your personal data may be stored on those social media site's servers, which are outside the control of the Bank. For further information about how we use your personal data, please see our Privacy Policy.

Any information posted by you on our social media sites may be accessed and read by the general public. Therefore, it is not an appropriate forum to discuss personal account information or financial arrangements.

Bank will not ask you to share personal, account or security information via social media sites, and you must not post such information on those channels.

You may share and comment on content that we post to our social media sites, provided that you do not alter it and that you cite us as the source of that content. All original content that we post on our social media sites is the copyright of the Bank and any Bank trademarks, logos or designs are the Bank's intellectual property.

We also have the right to disclose your identity to any third party who is claiming that any material posted or uploaded by you to our social media sites is defamatory of them, a violation of their intellectual property rights, or of their right to privacy.

Neither the Bank nor any other party involved in the creation, production or delivery of information for our social media sites, nor the officers, directors, employees or representatives of any of the foregoing, are liable in any way for any direct, indirect, special, punitive, consequential, or indirect damages or losses, including without limitation lost profits, cost of procuring substitute service or lost opportunity arising out of or in connection with the use of our social media sites or a linked site, or any

suspension, modification or cancellation of our social media sites, technical issues, submissions received or posted, including liability for personal injury, death, delay or inability to use any of our social media sites or a linked site, whether or not the Bank is made aware of the possibility of such damages. This limitation includes, but is not limited to, the transmission of any viruses, data or harmful code that may affect a user's equipment, any incompatibility between any of our social media site's files and the user's browser or other site accessing program, or any failure of any electronic or telephone equipment, communication or connection lines, unauthorized access, theft, operator errors, or any force majeure.

We do not and cannot guarantee continuous, uninterrupted or secure access to our social media sites.

The content, accuracy, opinions expressed, and other links provided by the linked sites are not necessarily investigated, verified, monitored or endorsed by the Bank.

The information, software, products and description of services published on our social media sites, or a linked site may include inaccuracies or typographical errors, and we specifically disclaim any liability for such inaccuracies or errors. Changes are periodically made to the information on our social media sites and linked sites. Bank may make improvements or changes to our social media sites at any time.

Our social media sites are intended to be used by individuals aged 18 years and above. Therefore, minors must get permission from their parent or guardian before using our social media sites. We recommend that parents/guardians who allow their children to use our social media sites discuss online safety with their children first and endeavor to monitor any use of the social media sites. Minors must also be given guidance on how to use social media safely and in a way that complies with these Rules.

By submitting any material to our social media sites, you agree to grant us, a non-exclusive perpetual licence to use such material and waive your moral rights. We will have the right to freely use, edit, alter, reproduce, publish and/or distribute the material in any format and media. This licence will be free of charge, perpetual and capable of sub-licence.

You must ensure that the material you post do not infringe any copyright, database right or trade mark of any other person. By submitting your material to us, you are warranting that you have the right to grant us the non-exclusive copyright licence described above.

If you are not in a position to grant such a licence to us, please do not submit any material to our social media sites.

If in our opinion, any individual makes use of our social media sites in breach of these Rules, we reserve the right to remove, or to disable access to any contribution, and to terminate, suspend or change the conditions of their access to our social media sites without prior warning. We also reserve the right to take legal action against any individual for a breach of these Rules or take such other action as we reasonably deem appropriate.

We may revise these Rules at any time. You are expected to check this page from time

to time to take notice of any changes we make, as they are legally binding on you and will apply to you from the date the change was made. You agree to accept and comply with any changes to the rules if you use any of our social media sites after the change is made.

Furthermore, by entering, viewing, accessing, downloading items from, browsing or otherwise using our social media sites, you agree to indemnify, defend and hold harmless the Bank, its agents, service providers and their respective parents, and its and their subsidiaries, affiliates, successors, licensees and assigns, and each of their directors, officers, agents, equity holders and employees, from and against any and all claims, losses, costs, damages, liabilities and costs and expenses (including reasonable attorneys' fees and costs) which arise out of any breach of these Rules or your submissions.

These Rules are governed by and shall be construed in accordance with the laws of Sri Lanka and you irrevocably submit to the exclusive jurisdiction of the courts of Sri Lanka to settle any dispute or claim that arises out of or in connection with these Rules, their subject matter or formation. If any part of these Rules is deemed unlawful, void, or for any reason unenforceable then that part will be deemed severable and will not affect the validity and enforceability of the remaining parts.

Marketing Communications Opt-Out

If at any time you would like us to cease sending you direct mailings and advertise to you on social media, please contact our representatives at our Contact Centre by calling 0114711411. We will then, at no cost to you, act on your request within 30 days or such other time period as determined by us and ensure that you are not included in future direct marketing promotions through direct mailings and on Social Media advertising campaigns.

Social Media Complaint handling procedure

Resolution Timelines

We are committed to providing prompt responses to all inquiries and issues raised on our official social media platforms.

As part of this commitment, we will either acknowledge or respond to your inquiries/issues within a reasonable time of receiving the same. In the event of any dispute, the resolution process will adhere to the standard processing time of the Bank.