RABOBANK AUSTRALIA GROUP (including Rabobank Australia Limited) ("Rabobank Australia")

SOCIAL MEDIA COMMUNITY GUIDELINES

Welcome to Rabobank Australia's online community, which includes <u>Facebook</u>, <u>Twitter</u>, <u>YouTube</u>, and <u>LinkedIn</u>.

We use these social media channels to share Rabobank news and knowledge, and to support and connect with our customers, communities and networks.

Rabobank Australia welcomes community engagement and values the connections we make with our customers, communities and networks online. We encourage our social media communities to share, discuss and comment – and to connect with other community members - through our social media channels.

We welcome questions and comments, and to keep conversations focused, we've established the following Rabobank Australia Community Guidelines:

OPEN COMMUNITIES

Because our online communities are open to the public, anything posted on them can be seen and read by anyone online. While we partake in these conversations, we do not endorse, guarantee or control content, viewpoints, products or services that are offered or expressed by third parties on these channels. Please exercise your own skill and judgment with respect to reading such posts or comments for completeness, accuracy, and relevance.

PERSONAL INFORMATION AND PRIVACY

Rabobank Australia will use the information you post for administrative purposes. In particular, we will collect your personal data when you make an enquiry or a complaint in order to respond to your concerns. We will not disclose the personal data you provide to recipients located overseas, including overseas entities related to Rabobank Australia.

If you wish to understand more about how Rabobank uses your personal data, including your individual rights such as correction of or access to your data, or if you would like to lodge a complaint if you think we have breached your privacy, please refer to our privacy policy at <u>www.rabobank.com.au</u>.

It is important to remember that the content you post can be viewed by anyone who visits these social media channels, and we cannot control what other individuals do with the information you choose to share. Please also be aware that, as our social media channels use third-party sites and apps that are not affiliated with Rabobank Australia, each has its own privacy policy and security levels with respect to your personal data, and we encourage you to familiarise yourself with these.

Rabobank Australia will never send posts, messages (public or private), replies or comments asking you to provide, confirm or update your account details, or provide confidential banking or personal information such as account numbers, pin numbers and security codes, your email address or telephone number via Facebook, Twitter, YouTube or LinkedIn. Please beware of online scams asking you to provide personal or security details.

For secure, private customer service please call us direct: Domestic calls <u>1800 025 484</u> International calls <u>+61 2 8115 2240</u>

You can view other options for getting help and support here: https://www.rabobank.com.au/contact-us/

Alternatively, you can send us a private message via Facebook or a direct message via Twitter and ask our team to contact you.

MONITORING

Our social team monitors our social channels daily between 8am and 6pm (AEDT) Monday to Friday*, excluding public holidays to answer your general - non-account specific – banking queries, and to direct your specific enquiries. While we aim to respond to your social media enquiries within two hours during these operating times, we cannot guarantee that we will be able to resolve issues until the close of the following business day.

*Unless access to these social media channels is interrupted by circumstances beyond our control).

COMMUNITY ETIQUETTE

Respect:

- We strive to nurture friendly, inclusive online communities and we ask that you make a positive contribution to Rabobank Australia's social media channels by being kind and courteous in your interactions.
- We welcome conversations, opinions and open and honest feedback and ask that you are respectful of other people's comments and views.
- Please use appropriate language, and refrain from using obscenities, profanity and making comments that are abusive, offensive, defamatory, harmful or illegal.
- Comments or content that portray any group based on race, ethnicity, nationality, gender, age, sexual orientation, religion or disability – in a derogatory or negative light are strictly prohibited.

Relevance:

- We welcome comments around your interactions with Rabobank Australia, and helpful feedback on how we can improve our services.
- If you have a concern with Rabobank Australia, our products and services, we encourage you to reach out via social media. We are listening, and look forward to responding to constructive, thoughtful posts and comments made on our social pages.
- Please ensure your comments relate to the topics posted on our social networks. We reserve the right to delete off-topic comments, and we will remove marketing materials, commercial content and 'spam,' and will ban offending posters where appropriate.

Content:

- We encourage you to share content relating to your experience of Rabobank Australia.
- Please don't post images or other media that is offensive.

- By sharing photos and videos on Rabobank Australia's social media channels, or tagging us in to your content, you grant us the non-exclusive right to use or reproduce that content in any format or media we choose, including marketing or advertising materials.
- Please do not share any content that belongs to someone else (for example, material that is confidential or infringes the copyright of another person), or that you do not have a legal right to grant us the licence to use or reproduce such content.
 Infringement on another person's copyright, patent, trademark, intellectual property or right to privacy as a result of your postings is strictly prohibited on Rabobank Australia's social channels and is your sole responsibility.

Moderation:

- While we welcome both positive and negative feedback, it is sometimes necessary for us to moderate content on our social media channels.
- We reserve the right to remove comments, images, videos, links and other contributions at our discretion, including those that:
 - Breach the privacy, confidentiality, or security of you or someone else, including our staff.
 - Misrepresent Rabobank Australia or post inaccurate or misleading information.
 - Attack, abuse, denigrate, vilify, or threaten violence to others, including Rabobank Australia staff.
 - Offer financial recommendations or advice.
 - o 'Spam' our channels with repeated statements or comments.
 - Are subject to legal or regulatory proceedings.
 - Are off-topic, or don't relate to Rabobank Australia, our business and customers' interests.
 - Incite concern or otherwise fall outside the spirit of these community guidelines.
- Rabobank Australia reserves the right to block anyone who repeatedly breaches these social media community guidelines, individual social media platforms' terms and conditions, or Australian law, and to report offenders to the respective social media platforms, or to law enforcement, at our sole discretion.

DISCLAIMER

Rabobank Australia reserves the right to change, remove, or block access to our online content. All content uploaded by Rabobank Australia and our employees to our channels is posted in good faith and is of a general nature only. It does not take into account your personal objectives, financial situation or needs. The information on our channels does not constitute financial or investment advice, and should not be relied on as such.