
NOOR SOCIAL MEDIA PROGRAMME

COMMUNITY GUIDELINES

Version <1.1>

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VERSION HISTORY

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INTRODUCTION

Thank you for engaging with Noor Investment Group and its affiliates (hereinafter referred to as “Noor”). We appreciate your interest and look forward to connecting with you.

Noor was founded in 2008. Since then, we have become deeply rooted in the UAE community. At Noor, we get things done and always aim to strengthen communities. We are a bridge to the possible and embody the spirit of Dubai and the UAE as a whole. Now, we’d like to introduce you to our social community.

Noor maintains sites on social networking platforms - currently on Facebook, Twitter, LinkedIn and YouTube for our group of affiliate companies and divisions - Noor Bank, Noor Takaful, Noor Trade and Noor Awqaf. Our aim is to provide a forum to our customers, current and future, to connect with us and with one another. These sites are intended to share relevant and helpful information about Noor, our products and services along with our activities within the communities we serve.

Do you want to learn how to be a better saver? We can help. Are you entrepreneur ready to make your mark in Dubai? Talk to us. Do you have a question about coverage and protection of your loved ones? We’ll answer it. Perhaps you just want to keep up with Noor in the news. We’ll post it. Or, if you just want to share your experiences – good or bad, we’ll listen!

1.1 PURPOSE OF THE SOCIAL MEDIA COMMUNITY GUIDELINES

The purpose of the Noor Community Guidelines is to encourage a community of Noor fans to engage in positive and productive dialogue. A team at Noor monitors our branded social media sites daily to safeguard that interactions are appropriate in nature. The team will respond as necessary or direct a participant's question or concern to the appropriate party. The team will also enforce our terms of use on each of our social media sites. The Noor community guidelines and terms of use are defined and maintained in this document.

We urge that you familiarise yourself with the privacy and security policies of our social media platforms before participating. Be sure you understand how your information can be displayed and used throughout the social networking platform as well as other third-party sites that may be linked to your personal social media account.

NOOR COMMUNITY GUIDELINES

1.2 GENERAL GUIDELINES

For our social media community to be the best it can be, we have established ground rules for participation. It is our goal that all content on our social media pages support our core values. With this in mind, we ask all participants to treat one another with respect and compassion. The Noor online community is moderated and all content is reviewed by Noor employees who are committed to providing timely responses when appropriate and adding value to our online community. In this same spirit, we reserve the right to delete content that does not adhere to basic online etiquette and our Sharia values. In order to keep our conversations relevant and protect your online privacy, we've created a list of helpful guidelines to remember.

- **Be respectful**
 - We welcome conversations and honest and open feedback; however, please refrain from posting content that is obscene, profane, illegal, offensive, abusive, defamatory or harmful.
- **Refrain from Personal Attacks**
 - We'd like to hear your opinions, but ask that you refrain from personal attacks or disrespecting others when disagreeing with other points of view. Malicious intent and/or participation that does not adhere to the spirit of civil conversation will be excluded.
- **Protect your identity**
 - Social networks are public. In order to protect the security of your personal and financial information, don't post anything you wouldn't share publicly. Never share your passwords, usernames, identity numbers, online banking information, account numbers, debit or credit card numbers. We may ask for your phone number through private messages, but we will never ask for any personal information from our customers publically on our social sites.
- **No spamming**
 - Solicitation and repeated messages disrupt the strength and value of the community. Posts that appear to be spam will be deleted and the offending spammers may be blocked and reported to the social networking platform.
- **Keep it constructive**
 - We welcome helpful feedback on how we can make your experience with Noor better. If you have an issue with Noor, or our products and services, we're happy to listen. We look forward to responding to constructive, thoughtful posts and comments made on our social

pages. If you have a specific issue, please feel free to contact us directly at 800 NOOR. We also welcome you to stop by one of our branches where we would be happy to assist you in person.

- **Keep things legal**
 - When engaging with Noor's social media channels you agree to comply with all applicable laws and to use our social media community for lawful purposes only. Don't post content unless you're the creator. UAE laws that govern the use of copyrights, trade secrets, and other intellectual property rights must be followed.
- **Consider the privacy of our colleagues**
 - We know our customers have great relationships with their bankers and branches, and we encourage you to give "shout outs" if one is due. We do our best to provide our customers with excellent service. If you feel we're not providing excellent service, we hope you will contact us directly at 800 6667 to talk about the issue. Please respect others' privacy – and refrain from posting personally identifiable information about our colleagues.
- **Off Topic conversations**
 - We will exclude content not related to the subject of the conversation as well as contentious matters, such as politics, religion, race, etc.
- **Underage individuals**
 - We cannot accept content from individuals under the age of 13.
- **Comments in HTML format or with suspicious URLs**
 - Due to security concerns we request comments to be entered in plain text.

1.3 EMPLOYEE PARTICIPATION

- Noor does not endorse any comments made by its employees, unless they are authorised representatives.
- Noor does not validate assertions or forward-looking statements in the comments.
- All statements and viewpoints expressed in public comments are strictly those of the commenter alone, and do not constitute an official position of Noor unless they are posted by the original author who is an authorised representative or a subject matter expert responding on behalf of that authorised representative.
- If an employee of Noor is posting, they have been instructed to disclose their employment status when they submit a comment or question. Whether they are at home or in the office, working for Noor is a fact which may influence content. Community members have a right to know about it.
- If in our determination the nature of an employee comment is confidential, shares information not generally available or recommends an action which could adversely affect our customers or associates, Noor reserves the right to remove the comment.

1.4 COPYRIGHT INFRINGEMENTS

- Infringement on any party's copyright, patent, trademark or intellectual property is prohibited.
- Claims of Copyright Infringement can be sent to Noor via email at: marcom@noorbank.com . If you believe in good faith that materials available on a Noor site infringe your copyright, you (or your agent) may send Noor a notice requesting us to remove the material or block access to it.
- If you or any community member believes in good faith that someone has wrongly filed a notice of copyright infringement against you, please send Noor a counter-notice.
- If you see your image or logo on any of our social pages and feel it is being used inappropriately, contact Noor to request its removal.
- By submitting content to our social media pages, you warrant and represent that you are the copyright owner of the content or that the copyright owner has granted you permission to use such content.

TERMS OF USE (TO BE POSTED TO THE PUBLIC)

1.5 TERMS OF USE FOR FACEBOOK, TWITTER, LINKEDIN AND YOUTUBE

Noor maintains a presence on Facebook, Twitter, LinkedIn and YouTube. Unless noted, the terms of use are applicable across all social community sites as follows:

NOOR COMMUNITY GUIDELINES

Welcome to Noor Investment Group (Noor) – a new generation Sharia-compliant financial institution. Noor is a well-recognized financial icon in the UAE and the Islamic banking industry. Built on the core principles of innovation, determination, integrity and responsibility, Noor strives to be a forward-thinking, innovative leader in the field of finance.

Respect the Noor Community

We are a clear and open organization and our social media sites reflect these values. Noor maintains a presence on Facebook, Twitter, LinkedIn and YouTube. We strive to maintain a community across all our sites where everyone feels safe to participate, as such we ask you to follow a few simple guidelines:

- Keep your comments constructive and relevant to the topic at hand.
- Do not share personal or confidential information about yourself or others. Always protect yourself.
- You don't like spam and unwanted solicitations. Nor do we.
- Respect other points of view. No personal attacks whatsoever.
- We do not tolerate obscene, profane, offensive, abusive, defamatory or harmful language.
- Do not engage in any predatory behavior, threats, intimidation, revealing other people's personal information, and inciting others to commit violent acts.
- Respect copyrights and all the laws of the UAE

We Enforce Our Guidelines

All our social sites are moderated by Noor Community Managers. The moderators are here to support you and to enforce these guidelines:

- All comments and posts are reviewed to ensure compliance with these guidelines.
- We reserve the right to delete comments and posts that we deem are abusive, inflammatory or otherwise inappropriate to our Sharia values.

- We may report to the proper authorities any content that we deem condones violence to others or is criminal in nature.
- We also reserve the right to block or ban any user in violation of our policies from our social media sites without prior notice or consent.

We are at your service

Our moderators are trained, customer service representatives and are ready assist you directly with all your enquiries and service requests. Do note that our social media sites currently have limited hours of coverage from Sunday to Thursday from 8am to 4pm. For any customer support needs outside these times, please call 800 NOOR for assistance.

We want to keep you safe

Always protect your personal identity and information. When participating on Noor's social media sites, you are subject to [Noor's privacy policy](#) as well as the appropriate Terms of Service and privacy policies of [Facebook](#), [Twitter](#), [LinkedIn](#) and [YouTube](#).

Be aware that your posted content may be viewed publically and instantly. For your protection, if you post information that includes personally identifiable information, your content may be deleted for your own security, however, the inclusion of such confidential information is at your own risk and responsibility.

We are neutral

Noor may occasionally share links to 3rd party sites as part of our public relations and marketing efforts. These actions do not in any way constitute an official endorsement of any individual, site or company associated with the 3rd party links.

We want you to engage

Now that the rules are clear, do have a good time with our sites. We want a vibrant and engaging community for all to participate in and we thank you for reading and following the rules.