



SOCIAL MEDIA POLICY

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1. PURPOSE

The intended purpose of this Social Media Policy ("Policy") is to guide Credit Jambo employees and representatives in the appropriate use of social media platforms and giving followers or subscribers rules of engagement on our social media platforms.

By adhering to this policy, we aim to uphold the organization's reputation, brand, safeguard confidential information, and ensure compliance with relevant laws and regulations in the Republic of Rwanda.

2. SCOPE

This policy applies to all individuals associated with Credit Jambo, including employees, contractors, customers and representatives who engage in social media activities either on behalf of the organization or in a manner that could reasonably be linked to Credit Jambo or engaging in conversation with Credit Jambo as follower or subscriber.

3. GENERAL GUIDELINES

Social media serves as an online avenue through which Credit Jambo engages with its customers, colleagues, and followers, fostering stronger and more successful relationships within our online community.

To ensure a respectful environment and provide quality assistance and information regarding your queries, comments, complaints, feedback, and opinions on our products and services, Credit Jambo has established the terms and conditions for engagement.

We kindly request our followers and subscribers to carefully review the rules of engagement outlined below on our various official social media platforms. It is imperative that you abide by these rules to enable us to serve you better.

Please note that these rules of engagement apply to all of our social media platforms, including but not limited to WhatsApp, Facebook, LinkedIn, Twitter, and YouTube. Initiation of communication by you to us through any social media platform will automatically imply that you have read, understood, and agreed to abide by the terms of this policy.

4. LANGUAGE/CONTENT

Credit Jambo values the comments and opinions/views expressed by our online community, whether negative or positive. However, we reserve the right to reject or delete any comments or posts that:

- Are offensive or inappropriate regarding race, religion, ethnicity, or tribe.
- Are politically related.
- Use language that is defamatory, harassing, disparaging, discriminatory, obscene, derogatory, or abusive.
- Contain pornographic material, including written content, pictures, films, and video clips of a sexually explicit or arousing nature.
- Include false, misleading, deliberately mischievous, and/or defamatory statements about any person or organization, including Credit Jambo and its staff.

Please refer to our process for the deletion of content/posts that may fall under section 7.

5. OFF-TOPIC COMMENTS

If a comment diverts from the topic of the post or other people's comments, our Social Media Administrator will initiate a new discussion only if it is related to our products or services, or the lending/financial industry.

However, if the comment is not related to the lending or financial industry, we will respectfully inform the follower that the topic is outside of our scope. We may not be able to offer assistance or continue the discussion in such cases.

6. SPAM

Any comment or posting by others that Credit Jambo determines to be spam will be promptly deleted from our social sites. The company will not provide explanations or justifications for such deletions; however, they will be recorded for future reference.

7. DELETING POSTS/BLOCKING USERS

At its sole discretion and judgment, Credit Jambo reserves the right to delete posts that violate any conditions outlined in section 2 of this policy without prior notice or warning. If deemed necessary, an explanation for the deletion may be posted on the company's official Social Media channels. In cases of severe or repeated violations of this policy, a follower may be blocked from our Official Social Media Sites at the discretion of the company.

It's important to note that all posts are monitored, and a record is kept for each one.

8. THIRD-PARTY COMMENTS/POSTS

Credit Jambo is committed to ensuring that materials belonging to others, for which copyright is held by third parties, are reproduced on the company's official social sites only with the full consent of the copyright owners. In cases where obtaining such consent is not applicable or feasible, we will include a publicly available link/source of the material.

Additionally, it's important to note that during interactions on various Social Media platforms, Credit Jambo may share content about interesting facts, products, services, images, and more, both within and outside the financial industry, that we believe may be beneficial to our community. However, such sharing does not imply that Credit Jambo supports the content or endorses the product or service..

9. PERSONAL INFORMATION

Credit Jambo strictly prohibits the posting of any sensitive or confidential data, including personal details such as date of birth, account numbers, card numbers, ID numbers/passport numbers, and addresses, on our Social Media platforms. In cases where additional information of this nature is necessary to address a complaint or issue, the follower will be contacted by one of our Social Media personnel for further engagement and resolution.

It's important to note that all financial-related responses by the company will be communicated through a secure mode of communication determined by the company, following identity verification of the account holder. However, Credit Jambo permits the

usage of Inbox/DM (Direct Message) on the company's official social sites for non-financial related queries and responses.

10. ACCURACY

Credit Jambo is committed to maintaining an open, helpful, informative, respectful, unambiguous, and accurate presence on our Social Media sites to ensure that we do not mislead our customers. We are dedicated to avoiding bias of any kind, whether based on race, religion, community, or any other factor. While we may share information or links from other bloggers and websites that we find informative, this does not imply agreement or endorsement of the content posted on our site. Additionally, Credit Jambo does not guarantee the validity and accuracy of posts made by individuals or entities not affiliated with the company.

11. SHARING

We promote active engagement within our online community, encouraging sharing, interaction, and comments on the content we publish. It's important to understand that all content posted by Credit Jambo on our social media platforms is the property of the company. Therefore, it can be shared without altering the original content.

12. SOCIAL MEDIA PROMOTION DISCLAIMER

Any promotion that Credit Jambo runs is in no way sponsored, endorsed, or administered by, or associated with Facebook/Twitter/YouTube (Or any other Social Media platforms we may use in the future). Our fans/followers must understand that they are providing their information to Credit Jambo and not to the Social Media sites such as Facebook/Twitter/YouTube (Or any other Social Media platforms we may use in the future) where the promotion is being run. The information provided by our followers will solely be used for that particular promotion.

Staff members and immediate family members employed at Credit Jambo, as well as individuals associated with affiliated companies, are ineligible to receive prizes in any promotional campaigns hosted on our Facebook, Twitter, YouTube, or any other social media platforms that Credit Jambo may utilize in the future.

In order to maintain fairness among all active followers on Credit Jambo's Page, individuals selected as the "Follower of the Month" by the company will be ineligible to win again for the subsequent 6 months.

Participation is restricted to individuals who are 18 years of age or older.

When promoting Credit Jambo's products or services on social media platforms, individuals must clearly disclose any relationships or affiliations with the organization. Additionally, promotional content should comply with advertising standards and regulations.

13. LIABILITY

It is recognized that a general communication/interaction over Social Media can be subject to misinterpretations or misunderstandings of fact, intent or purpose and is also visible to the general Social Media user community at large. Therefore, Credit Jambo is not liable for the actions or statements of its employees or representatives on social media platforms,

individuals are personally responsible for their social media activities. Caution should be exercised to avoid legal or reputational risks.

This Social Media Policy is subject to periodic review and updates to ensure its effectiveness and compliance with evolving laws and best practices in the Republic of Rwanda. All employees and representatives are expected to familiarize themselves with this policy and adhere to its guidelines. Violations of this policy may result in disciplinary action, up to and including termination of employment or contractual relationship with Credit Jambo.