

Terms of use for Third-Party Comments on the Blog

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Classification: public use

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1. Introduction

The purpose of these Terms of use for third-party comments on the blog (the “**Blogging Terms of use**”) is to establish terms of use for commentators (the “**Commentator(s)**”) who comment on and participate in discussions about published posts on the blog of the Euro Banking Association¹ (the “**Blog**” and such comments, the “**Third-Party Comments**”). These Blogging Terms of use aim to maintain a consistent and positive online presence of the Euro Banking Association (“**EBA**”).

The Blog enables interaction among Commentators and between Commentators and EBA through comments and participation in discussions on diverse topics related to the activities of the EBA on a pan-European level.

The Blogging Terms of use apply to content distribution on the Blog via the website of EBA: abe-eba.eu. This website uses cookies. Please refer to the Cookies Notice under the link [Cookies notice \(abe-eba.eu\)](http://abe-eba.eu).

For detailed information on how the personal data is handled, please refer to the Privacy Notice of EBA under the link [Legal \(abe-eba.eu\)](http://abe-eba.eu).

Upon accessing or contributing to the Blog, Commentators are bound by these Blogging Terms of use and express their consent to the Cookies Notice and Privacy Notice. The Commentators should review them carefully before proceeding.

2. Executive summary

This summary is designed to give a quick understanding of the key points of these Blogging Terms of use. Always refer to their full text below for complete details.

- Blogging Terms of use ensure that all Third-Party Comments are relevant, informative, and respectful
- Commentators must avoid posting harmful or illegal content, or content, which promotes commercial products or services, and are responsible for what they publish
- Commentators should alert EBA at the following address webmaster@abe-eba.eu if

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EURO BANKING ASSOCIATION
40 RUE DE COURCELLES
F-75008 PARIS

VAT n°: FR 12337899694
TEL: +33 (0) 1 53 67 07 00
association@abe-eba.eu
www.abe-eba.eu

they encounter offensive or negative comments or misinformation

- Commentators must comply with legal and intellectual property standards, respect privacy, and ensure content accuracy
- Opinions expressed are solely those of the authors/Commentators and do not represent EBA's views
- A professional tone and clear language are required, and all content must be original or with proper attribution to sources
- Confidential information must not be shared without proper prior authorisation
- Third-Party Comments undergo a review process, and the Commentators must use their real names. Commentators' names, and represented institution, if any, shall be published on the Blog
- EBA has the right to publish or remove Third-Party Comments unconditionally and unilaterally
- EBA may repost or share Third-Party Comments on social media, providing attribution to the Commentator
- Third Party Comments are made available 'as are', without any implied endorsement, views on their relevance, accuracy or completeness or similar assurance from EBA. EBA cannot be held responsible for any issues arising from the use or reliance on such Third-Party Comments

3. Document Management

This document represents the current Blogging Terms of use.

EBA reserves the right to unilaterally amend these Blogging Terms of use at any time. All changes will be incorporated into a subsequent version of the document.

Version	Classification	Name	Role	Approved by	Date
1.0	Public use	Annick Moes	Head of Communications	Communications	30-04-2024

4. Content Terms of use

All Third-Party Comments must be relevant, informative, and respectful towards the target audience.

Commentators must **not** publish content that:

- Is threatening, offensive, discriminatory, racist, abusive, harassing, obscene, harmful, or otherwise unlawful or could reasonably be perceived as such to any individual, group, or the EBA
- Is illegal or could create a negative image for the EBA, either directly or indirectly
- Promotes commercial products or services
- Could lead to legal issues
- Encourages or endorses behaviour that could result in a criminal offense, civil liability, or breaches any laws
- Contains false or misleading indications of origin or statements of fact
- Infringes the rights of third parties, including but not limited to intellectual property rights like copyrights, trademarks, and patents or include confidential information

The Commentators are accountable for any content they publish.

For transparency and trust, the name and surname of the Commentator, and their represented institution, if any, shall be publicly disclosed with the Third-Party Comments. Content that is identified to be from anonymous authors or under pseudonym will not be published.

Additionally, the Commentators are encouraged to notify the Communications unit of the EBA (the “**Communications**”) if they encounter negative or offensive comments or misinformation in other Commentators’ comments to facilitate appropriate action.

The Communications unit can be reached at the following email address: webmaster@abe-eba.eu. In most cases, it is in the best interest of the Commentators if they refrain from responding to such comments directly.

EBA encourages the Commentators to engage with the audience by responding to comments from other Commentators.

5. Legal Compliance

The Commentators shall:

- Ensure compliance with copyright laws, trademarks, patent law, and other legal requirements
- Respect the privacy, interests, and opinions of other Commentators
- Use all reasonable efforts to ensure that their content is accurate, complete, and up-to-date

6. Tone and Style

Commentators shall:

- Maintain a professional and approachable tone in all comments
- Use clear and concise language to convey information effectively
- Stay on topic

7. Originality and Attribution

All Third-Party Comments must be original, and the Commentators should avoid plagiarism.

The Commentators shall properly attribute sources, quotes, and references, giving credit to the original creators.

8. Confidentiality

The Commentators shall avoid sharing confidential or sensitive information without proper prior authorisation.

9. Review and Approval Process

The publication of any comments is subject to a discretionary prior approval by EBA.

The EBA retains also absolute discretion over the removal of any Third-Party Comments on the Blog.

10. Social Media Integration

EBA may repost or share Third-Party Comments on social media, providing attribution to the Commentator.

11. Responsibility

The views and opinions expressed in Third-Party Comments are exclusively those of the authors/Commentators, they are made available as are and neither reflect the stance, views, or policies of EBA, nor imply any endorsement or assurance on relevance, accuracy, completeness or similar.

Under no circumstances will EBA be liable for any claims, losses, or damages, whether direct or indirect, incidental or consequential, that may arise from the use of or reliance on information, data, or references provided in Third-Party Comments.