

Product and Service Viewpoint Equality

How companies can protect customers and users from religious and ideological discrimination.

6-minute read • Market • Updated July 2026

A company can publish fair-sounding terms and still leave customers vulnerable to viewpoint discrimination. A strong policy does more: it expressly commits the company not to deny service, restrict access, remove expression, or otherwise penalize people because of their religious beliefs, political opinions, or ideological viewpoints.

WHY IT MATTERS

Customers increasingly depend on private companies for banking, communications, commerce, hosting, advertising, dating, and other essential services. Without a clear commitment to viewpoint equality, access may depend on whether a belief is popular, controversial, or disfavored.

What the Score Evaluates

The Score looks for a clear, public commitment protecting external stakeholders who use a company's core products or services. A qualifying policy should identify:

- Who is protected: customers, users, sellers, creators, or others who rely on the company's core products or services.
- What is protected: religious beliefs and ideological viewpoints or political affiliation.
- What the company will not do: discriminate, deny access, restrict service, censor expression, or impose other penalties because of those beliefs or viewpoints.

WHAT IS NOT ENOUGH Generic statements about fairness, respect, inclusion, or human rights do not necessarily create an affirmative obligation not to penalize customers because of viewpoint.

Two Standards for Two Types of Companies

The Index applies a higher standard to companies that directly host, transmit, or moderate public user expression. Other companies are evaluated primarily on whether they promise equal access and treatment without religious or ideological discrimination.

SPEECH FACILITATORS

Because these companies shape the modern public square, their policies should protect both the ability to speak and the ability to receive others' expression.

- No discrimination or censorship based on viewpoint
- No interference with receiving another person's expression
- Protection for viewpoints expressed on or off the platform
- Protection for unpopular or offensive views on public issues

OTHER COMPANIES

These companies should promise equal access to core products and services regardless of religious or ideological viewpoint.

- No discrimination against customers, sellers, creators, or users
- Protection for religious beliefs
- Protection for ideological viewpoints or political affiliation
- No restriction or penalty for expressing those views

2026 speech facilitators: Alphabet, GoDaddy, Match Group, Meta, Microsoft, Pinterest, Snap, and Zoom Video Communications.

Why Speech Facilitators Face a Higher Standard

A bank or retailer can discriminate by denying access to a product or service. A speech facilitator can do that and also prevent ideas from reaching an audience. It may remove content, reduce visibility, shadow ban a user, suspend an account, or interfere with the public's ability to receive lawful expression. The stronger policy reflects that added power.

What the Evidence Shows

The following examples contain useful elements from current company policies. These companies earned credit under the standard applicable to their company type. Their policies publicly protect customers, users, or other external stakeholders from discrimination based on religion and ideological viewpoint or political affiliation.

Bank of America

Its Code of Conduct states, "Fair dealing means: ... You must not discriminate against any customer, client or supplier based on ... religion ... or political viewpoint or affiliation." (2025 Code of Conduct, Fair dealing, p. 22, accessed 11/21/2025).

WHAT THE EVIDENCE SHOWS Clear customer coverage plus both religious and political protections.

Fifth Third Bancorp

Its Code states that "all credit-related decisions will be made without regard to any prohibited basis, such as ... [r]eligion ... [or p]olitical views ..." (2025 Code of Business Conduct and Ethics, 2.1 Fair and Honest Business Practices, p. 18, accessed 12/18/2025).

WHAT THE EVIDENCE SHOWS The protection is tied to a core service and a concrete business decision.

JPMorgan Chase

Its Code prohibits discrimination against customers and others who conduct or seek to conduct business with the firm based on ... religion, religious affiliation, religious views, ... political opinions, speech, or affiliations ..." (Our Code of Conduct, 4.2 Diversity and Inclusion is a Priority, p. 15, accessed 08/26/2025).

WHAT THE EVIDENCE SHOWS Broad external coverage with specific religious and ideological categories.

Adobe

Its content policy says Adobe does not discriminate based on "religion [or] political affiliation" and emphasizes "an environment where users can express themselves through their art and creativity..." (Content Policies, Our Principles, accessed 11/04/2025).

WHAT THE EVIDENCE SHOWS Useful user-facing language, though a speech facilitator would need additional protections against censorship and interference with expression.

Microsoft

Its Global Human Rights Statement commits the company to conducting business without discrimination "based on ... religion, political or other opinion..." (Microsoft Global Human Rights Statement, Our commitment to vulnerable groups, p. 5, accessed 11/13/2025).

WHAT THE EVIDENCE SHOWS A broad enterprise commitment; LinkedIn, as a speech-facilitating platform, would need the stronger platform-specific protections described above.

Where Policies Commonly Fall Short

Only legal compliance: A statement that the company follows nondiscrimination law may describe a customer's legal rights without creating a broader company commitment.

Wrong audience: An employee-only policy does not protect customers, sellers, creators, or users.

Religion without viewpoint: A policy protecting religion but omitting political or ideological viewpoint provides only part of the intended protection.

Fairness without an obligation: Words such as “fair,” “respectful,” or “inclusive” do not clearly prohibit service denial or censorship based on viewpoint.

A broad statement for a speech platform: A general human-rights statement may help, but a speech facilitator should also expressly protect users from censorship, visibility restrictions, account restrictions, and interference with receiving expression.

Protection only for on-platform speech: A user should not be punished on a platform because of lawful viewpoints expressed through another medium.

What Companies Can Do

- Name the external stakeholders covered by the policy.
- Expressly prohibit discrimination based on religious beliefs and ideological viewpoints or political affiliation.
- Apply the commitment to the company’s core products and services.
- Prohibit service denial, restrictions, censorship, or penalties based on viewpoint.
- For speech facilitators, address de-boosting, shadow banning, account access, and interference with receiving another person’s expression.
- Protect viewpoints on matters of public concern even when others find them offensive, hurtful, misguided, upsetting, discriminatory, or otherwise objectionable.
- Preserve clearly drafted, viewpoint-neutral rules against genuinely harmful conduct.

A Five-Step Policy Review

- 1 Identify the correct audience** — Determine which customers, users, sellers, creators, or other external stakeholders rely on each core product or service.
- 2 Locate the controlling policy** — Review terms of service, community standards, customer-facing codes, human-rights statements, fair-lending policies, and platform rules.
- 3 Test the protected categories** — Confirm the policy expressly covers religion and ideological viewpoint or political affiliation.
- 4 Test the prohibited actions** — Confirm the company promises not to discriminate, restrict access, censor, or otherwise penalize the protected stakeholder.
- 5 Publish and align** — Place the commitment on the main public website and resolve conflicts with subsidiary policies, enforcement rules, or product-specific terms.

Model Policy

Put the Commitment into Practice

Use the [Product and Service Viewpoint Equality Model Policy](#) as a starting point for protecting customers and users from religious and ideological discrimination. Separate versions are provided for speech facilitators and other companies, along with language preserving clear, viewpoint-neutral rules against genuinely harmful conduct.

The model also makes clear that companies may continue to prohibit unlawful activity, targeted harassment, credible threats, excessively violent content, and other specifically defined harmful conduct. Those restrictions should be clear, viewpoint-neutral, and applied consistently.

Frequently Asked Questions

Does this prevent companies from enforcing safety rules?

No. Companies may prohibit threats, targeted harassment, fraud, illegal conduct, and other clearly defined harms. The policy prevents penalties based on viewpoint, not neutral enforcement against harmful conduct.

Is a standard nondiscrimination statement enough?

Usually not. The statement must apply to external users of core products or services and identify religion and ideological viewpoint or political affiliation. Speech facilitators need additional expression protections.

Why protect offensive viewpoints?

Viewpoint equality matters most when a view is unpopular. Protecting a viewpoint does not require the company to endorse it.

Why does off-platform expression matter?

A platform should not restrict a user merely because the user expressed a lawful viewpoint in another forum, publication, event, or medium.

Do all companies need the speech-facilitator policy?

No. The enhanced version is intended for companies that directly host, transmit, or moderate large-scale public user expression.

Editorial note: Company examples are drawn from publicly available corporate reports, policies, career pages, regulatory filings, and verified reporting reviewed for the 2026 Viewpoint Diversity Score.

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