Cookie policy

This cookie policy explains how cookies and similar technologies, such as pixels, beacons, and tags (together "cookies") are used by Standard Chartered Group ("we" or "our") on our websites and other online services.

What are cookies and why do we use them?

Cookies are small text files stored in your browser's memory by our websites. They are commonly used to support various functions on our websites.

Cookies do other very useful jobs, such as tell us which pages you visited the most, understand how effective our website has been to you, and improve our communication to you on our products and services.

We do not use cookies to collect information that directly identifies you as an individual. However, some information collected by cookies may be treated as personal data (such as your browsing history, or your device information).

Depending on the job the cookie needs to perform, it may be a session or persistent cookie:

- Persistent cookies are retained on your device until you either erase them or your browser

erases them when the cookie reaches its expiration date.

- Session cookies are temporary and expire once you close your browser or once your session ends.

What type of cookies do we use?

To help you better understand what cookies we apply to our websites, we have classified our cookies in four categories: Strictly Necessary, Performance, Functional and Targeting.

Category 1: Strictly Necessary

These cookies are essential for the operation of our website, your browsing experience and they are also used to enable authentication and security.

We use the information collected by these cookies to:

- Monitor that our websites are operating correctly and deliver content to you reliably;
- If necessary, carry your information across pages to avoid re-entering
- Remember your cookie consent decisions

As strictly necessary cookies are essential for our website to work, they cannot be disabled at our end. You can set your browser to block or alert you about these cookies but opting out of them may cause

some parts of our websites to not work.

The following table lists the names, purposes, origin and duration details of the Strictly Necessary cookies we use:

Cookie Name	Cookie Description & Purpose	Is it a Persistent or a Session Cookie?	If Persistent, For How Long is the Cookie Retained?
closestLocation	This is our cookie and its purpose is to make a recommendation to the user about which country website they should visit.	Persistent	1 week
wp32585	This is our cookie and its purpose is to provide continuity of a visitor's session details throughout the duration of their visit to the websites	Persistent	12 months

Category 2: Performance Cookies

These cookies collect information on how you use our website. For example, which pages you have visited and whether you have experienced any errors during your visit. They may also be used to perform website analytics. This data collected by these cookies is stored in an aggregate form and will not directly identify you as an individual.

We use the information collected by these cookies to:

- Understand how our website is being used and how effective our campaigns are

- Test different versions of our website so that we can make improvements

By not accepting these cookies, your browsing experience on our websites may be impacted.

The following table lists the names, purposes, origin and duration details of the Performance Cookies we use:

Cookie Name	Cookie Description & Purpose	Is it a Persistent	If Persistent, For How Long is the

		or a Session Cookie?	Cookie Retained?
AKA_A2	This is s a third-party cookie from Akamai that uses caching of data to optimise the response time when a visitor visits our websites	Persistent	1 hour
_ga	This is a third-party cookie from Google Analytics that distinguishes between users of our sites	Persistent	2 years (customisable but unchanged)
_gid	This is a third-party cookie from Google Analytics used to track a user's session	Persistent	24 hours

_gat	This is a third-party cookie from Google Analytics used to limit the number of requests a user can make	Session	1 minute
AMP_TOKEN	This is a third-party cookie from Google Analytics used to provide a token to the User in order to identify a User ID. This is used to detect if a first-time user came from an Accelerated Mobile Page. If not, their ID may exist for up to a year during which the user's referral page is tracked	Persistent	30secs - 1 year (depending on removal)
gac<property-id>	This is a third-party cookie from Google Analytics used if Google Analytics and Ads accounts are linked and not opted out. It is read	Persistent	90 days

	by our websites' conversion tags to track campaign performance		
cookietest	This is a third-party cookie from Turtl used by Modernizr to detect if cookies are supported by a browser	Session	n/a
session	This is a third-party cookie from Turtl used to authenticate visitors for the duration of their browser session in the event that they log in to the tool	Session	n/a
isAuthenticated	This is a third-party cookie from Turtl used to check if a user is logged into the platform	Session	n/a

readerId	This is a third-party cookie from Turtl used to recognise visitors returning to their website	Persistent	4 days
ASP.NET_SessionId	This is a third-party cookie from Euroland used by ASP.net ASP.NET to store a unique identifier for user session	Session	n/a
PBSECURESUSID	This is a third-party cookie from Podbean used to store the user's session ID	Session	n/a
_cf_bm	This is a third-party cookie from Podbean used to support Cloudflare Bot Management. This cookie helps manage incoming	Persistent	30 minutes

	traffic that matches criteria associated with bots		
AWSELB / AWSELBCORS	This is a third-party cookie from Podbean associated with the Amazon Web Services Elastic Load Balancing functionality for routing client request on the server	Persistent	60 seconds

Category 3: Functionality Cookies

These cookies remember you so that we can improve, enhance and personalise your visit to our website.

We use the information collected by these cookies to:

- Personalise our website's content for your preferences

- Provide you various web services, including ability to watch a video

If you limit these cookies on your browser, our website cannot remember choices you've previously

made or personalise your browsing experience.

By not accepting these cookies, our website cannot remember choices you've previously made or

personalise your browsing experience.

The following table lists the names, purposes, origin and duration details of the Functionality Cookies

we use:

Cookie Name	Cookie Description & Purpose	Is it a Persistent or a Session Cookie?	If Persistent, For How Long is the Cookie Retained?
_cfduid	This is a third-party cookie from Maxmind used to route users to the right country when selecting local sites via use of the IP address.	Persistent	1 year

lissc	This is a third-party cookie from LinkedIn (including cookies from adsymptotic.com domain that is set by Drawbridge and owned by LinkedIn) that is used to facilitate Sign-In or follow-on to LinkedIn	Persistent	1 year
liap	This is a third-party cookie from LinkedIn (including cookies from adsymptotic.com domain that is set by Drawbridge and owned by LinkedIn) used by non-www.domains to denote the logged-in status of a member	Persistent	1 year

Category 4: Targeting Cookies

We or our third party partners may place targeting cookies (also called advertising cookies) on your browser when you are browsing our website to allows us to tailor our marketing to you and your interests.

Targeting cookies are not used to directly identify you. They record information like your visit to our websites, details of other websites that directed you to our websites, your responses to our online advertisements and pages you have visited, so that we and our partners can gain insights in to what communications, products and services you or other potential customers may be interested in.

In order to gain these insights, sometimes we may analyse your personal information to create a profile of your interests and preferences so that we can communicate information relevant to you and your interests. We also may make use of additional information about you when it is available from internal and external third party sources.

We use the information collected by these cookies to:

- tailor our advertisements or offers to you (including those on our or third party websites, such as social media networks or otherwise)

- make our websites more relevant to your interests based on your past visits to our websites

- evaluate the effectiveness of our online marketing and advertising campaigns

- help us identify customers similar to our audience

- serve relevant adverts to you on third party websites and apps

The following table lists the names, purposes, origin and duration details of the Targeting Cookies we

use:

Cookie Name	Cookie Description & Purpose	Is it a Persistent or a Session Cookie?	If Persistent, For How Long is the Cookie Retained?
_qca	This is a third-party cookie from Quantcast to monitor user behaviour, browser information and IP address and to log this against similar	Persistent	13 months

	information from other websites to create segmentation reports.		
mc	This is a third-party cookie from Quantcast to monitor user behaviour, browser information and IP address and to log this against similar information from other websites to	Persistent	13 months

	create segmentation reports.		
cref	This is a third-party cookie from Quantcast to monitor user behaviour, browser information and IP address and to log this against similar information from other websites to create	Persistent	13 months

	segmentation reports.		
APISID / NID / SID / 1P_JAR / 3PSID / _Secure-3PAPISID / __Secure-HSID / __Secure-3PSID / __Secure-APISID / __Secure-SSID / SEARCH_SAMESITE / ID / DSID / IDE / test_cookie / __Secure-3PSIDCC / __Secure-3PAPISID / SIDCC	This is a collection of third-party cookies from Google to display personalised advertisement based on your interests on Google sites following your recent search history and online behaviour	Persistent	2 years

_gcl_au / _gclxxxx	This is a third-party cookie from Google Adsense to track advertising performance when a user lands on the site from an advertisement.	Persistent	3 months
AID / TAID / ONZ / ANID	This is a third-party cookie from Google to personalise advertisements across devices and track	Persistent	2 Years

	conversion. Uses user's Google account information to track linked devices		
HSID / SSID / APISID / SAPISID / VISITOR_INFO1_LIVE cookie / YSC PREF cookie / LOGIN_INFO / GPS / YTSESSION / awxxxx	This is a third-party cookie from Google to register YouTube views and behaviour on pages including an embedded video	Mostly Persistent with some Session	2 Years

DV	This is a third-party cookie used by Google to optimise advertising based on search display preferences	Mostly Persistent with some Session	6 weeks
CONSENT	This is a third-party cookie from Google to register cookie consent preferences	Mostly Persistent with some Session	20 years
_atuvs / _atuvc / _atrfs	This is a third-party cookie	Persistent	Up to 5 years

	from AddThis service to share Standard Chartered content via social media share buttons. Also monitors user activity on the site and on other AddThis sites.		
mus / loc / Uid / ouid / uvc / xtc / ssc / s_fid / notice_gdpr_prefs / s_nr / notice_preferences	This is a third-party cookie from AddThis service to share Standard	Persistent	Up to 5 years

	Chartered content via social media share buttons. Also monitors user activity on site and on other AddThis sites.		
fr	This is a third-party cookie from Facebook to deliver advertisements to users who have visited sc.com when they are on	Persistent	3 months

	Facebook or a platform powered by Facebook Advertising		
_fbp	This is a third-party cookie from Facebook to deliver advertisements to users who have visited sc.com when they are on Facebook or a platform powered by	Session	n/a

	Facebook Advertising		
lang	This is a cookie from us to help us deliver personalised advertising based on segmentation informed by browsing behaviour and to measure the performance of digital advertising	Session	n/a

lidc	This is a cookie from us used for routing from LinkedIn Share buttons & advertising services	Persistent	1 day
bcookie / bscookie	This is a third-party cookie used to store a browser ID cookie for LinkedIn Advertising & Targeting purposes	Persistent	2 years

JSESSIONID	This is a third-party cookie used by LinkedIn for CSRF protection	Session	n/a
UserMatchHistory	Used for LinkedIn Insight analytics for reporting & personalisation of advertising. Used to track visitors on multiple websites, in order to present relevant advertisement	Persistent	30 days

	based on the visitor's preferences.		
li_oatml	This is a third-party cookie used to identify LinkedIn Members of LinkedIn for advertising and analytics	Persistent	9 months
_cc_aud / _cc_cc / _cc_id / _cc_dc	This is a third-party cookie from Lotame to track users across sites and	Persistent	9 months

	develop a user profile for advertising.		
aam_uuid	This is a third-party cookie from Adobe Audience Manager to assign a unique ID when users visit a website.	Persistent	12 months
AMCVS_ 14215E3D5995C57C0A495C55 %40AdobeOrg	This is a third-party cookie from Adobe Marketing Cloud. It stores a unique	Persistent	12 months

	visitor identifier and uses an organisation identifier.		
AMCV_ 14215E3D5995C57C0A495C55 %40AdobeOrg	This is a third-party cookie from Adobe Marketing Cloud. It stores a unique visitor identifier and uses an organisation identifier to allow a company to track users across their	Persistent	12 months

	domains and services.		
_HA_hid / -hid	This is a third-party cookie from Hypers used for online advertisement performance tracking and re-targeting	Persistent	90 days
tp, pi, optout, u, mltp, AWSELB	These third-party cookies from Bombora collect information that is used either in	Persistent	12 months

	aggregate form to help understand how their websites are being used or how effective marketing campaigns are, or to help them customize their websites for visitors		

Data collected by these cookies is not used to send direct marketing messages to you. Therefore, disabling these cookies will not necessarily stop you from receiving marketing communications from us. You are able to opt out of receiving marketing material from us at any time and you can find more details about this in our Privacy Policy.

Our third party partners, such as Google, DoubleClick, Adobe and Facebook will only apply targeting

cookies or process any of your data in accordance with the purposes described above.

Fraud prevention

We note that we may also use the information collected in the above-mentioned cookies to assist us

in fraud prevention.

Third party cookies

We may work with third parties to set the above-mentioned cookies when you interact with our

website. These third parties include our partners and service providers, such as advertisers, search

engines, or analytics platforms that enable us to improve and personalise your experiences on our

websites and deliver relevant content to you.

We do not share any data with these third parties that may identify you.

Third parties may also place cookies on your device when you visit other websites that do not belong

to us. These cookies are applied in accordance with the third party's cookie policy, which we have no

control over. You can always opt out of third party cookies through your browser settings (see Manage

Cookies section below).

Manage Cookies

You can at any time withdraw or manage your cookie consent using the cookie management window that can be accessed from the Manage Cookies link located in the footer of each page on our website.

You can also opt out of cookies by changing the settings in your browser. Most web browsers are initially set up to accept cookies. By changing these settings, in most cases you can choose to not accept any cookies, or to not accept third party cookies.

Removing cookies in your browser settings means that any preference settings you have made on a website will be lost (including any consent preferences regarding cookies where that is available).

Please also note that blocking all cookies means that functionality on our websites will be lost as described above. We don't recommend turning all cookies off when using our websites.

See below for more information on how to manage your cookie settings in these popular browsers:

- Internet Explorer: https://support.microsoft.com/en-us/help/17442/windows-internet-explorer-delete-manage-cookies

- Firefox: https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer?

- Google Chrome: https://support.google.com/chrome/answer/95647?hl=en

- Safari: https://support.apple.com/en-sg/guide/safari/sfri11471/mac

You can also opt out of Google's use of cookies (including DoubleClick cookies) by visiting Google's Ad Settings, Facebook's use of pixel information on Facebook's Ad settings, LinkedIn's use of cookies by visiting LinkedIn's Settings and Adobe's use of cookies by visiting Adobe's Settings.

You can also visit the following sites to check and select your preferences for online ads:

- Digital Advertising Alliance

- Network Advertising Initiative

- Internet Advertising Industry