

Cookie policy

1. Introduction

This cookie policy explains how Standard Chartered Bank (Hong Kong) Limited (“**SCBHK**”, “**we**” or “**our**”) use cookies, pixels, and similar technologies (together “**cookies**”) on our websites, including www.sc.com/hk and Standard Chartered Online Banking (“**Websites**”) and our apps, including our mobile banking app (“**Apps**”), and your choices in this regard.

This cookie policy applies to your use of our Websites and/or our Apps and should be read in conjunction with our Privacy policy (www.sc.com/hk/website-privacy-statement) and the information regarding cookies as set out in the Privacy policy.

By using our Websites and/or our Apps, you agree to our use of cookies in accordance with this cookie policy.

If you do not agree to our use of cookies, please disable cookies on your computer or other devices (see "Managing your cookies preferences" section below), and cease using our Websites and Apps.

2. What are cookies?

Cookies are small data files which are placed on your device when you access certain parts of our Websites or Apps or click on our online advertisements. We use the following cookies:

(a) Strictly necessary cookies

These cookies are required for the operation of our Websites and Apps by: (i) allowing our web server to determine whether the cookie settings on your browser have been enabled or disabled. This allows us to determine whether data can be collected from your web browser; (ii) temporarily allowing you to carry information between pages of our Websites or Apps to avoid having to re-enter that information; and (iii) temporarily identifying your device after you have logged in to a secure page on our Websites and Apps so that our web server can maintain a dialogue with your browser or device in order for you to carry out certain activities.

(b) Functionality and Performance cookies

These cookies are used to recognise you when you return to our Websites or Apps. We use these cookies to: (i) remember the choices you make (such as your user name, language and region) so you do not have to re-enter that information when you return to our Websites or Apps; (ii) personalise our content for you; and (iii) for more accurate reporting.

(c) Analytical and Targeting/advertising cookies

These cookies are used to research a customer’s interest, usage and activities in relation to the Websites and Apps by implementing analytical cookie technology and platforms. These cookies may be placed on your device by us or by third parties on our behalf, including Doubleclick, Yahoo!, Google, Adobe, Quantcast, Httpool, Criteo, Teamwork, Delvify, Bidmath, Appier, DSPs and programmatic partners, and we may share the data stored in such cookies with third parties. These cookies also include universal floodlight tag, pixels and SDK.

We use these cookies and we work with these third parties to use the information collected by these cookies: (i) to find out about users of the Websites and Apps, including user demographics and behaviour and usage patterns; (ii) to record your use of our Websites and/or Apps and your responses to our online advertisements posted on our Websites and Apps as well as other social media platforms (such as Facebook, Instagram, Twitter and LinkedIn) to deliver personalised content to you, including ads relevant to your interests; and (iii) improve the effectiveness of our online marketing and advertising campaigns.

Please note that opting out of our first-party or third-party targeting/advertising cookies does not necessarily mean that you will not see our ads, only that these ads will not be target to you through the use of such cookies.

3. Fraud prevention

We may also use the abovementioned cookies to assist us in fraud prevention and detection.

4. Managing your cookies preferences

(a) On web browsers

Most web browsers are initially set up to accept cookies. You can choose to block, delete or disable cookies as your browser or device permits. Please note that by deleting or disabling future cookies, your user experience may be affected and you may find that certain features on our Websites will not work properly.

In most cases, (i) session cookies will be deleted when you close your browser; and (ii) persistent cookies, however, will stay on your browsing device until you delete them.

To find out more about the use of cookies and the information-collecting practices and opt-out procedures, please visit the website of the third parties.

(b) On our Apps

By continuing to use our Apps, you agree and accept that we will access your information stored on the cookies. If you do not accept our use of cookies, please do not use or cease using our Apps.

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](#)



Cookies政策

1. 簡介

此cookies政策解釋了渣打銀行(香港)有限公司(「渣打香港」、「本行」或「我們」)如何於我們網站,包括www.sc.com/hk/及渣打網上理財(統稱「網站」),及應用程式,包括流動理財應用程式(「應用程式」)使用cookies、pixels和類似技術(統稱「cookies」),及您於這方面的選擇。

此cookies政策適用於您使用我們的網站及/或我們的應用程式,及需連同我們的私隱政策(<https://www.sc.com/hk/zh/website-privacy-statement/>)及於私隱政策內列明與cookies有關之資料一併閱讀。

使用我們的網站及/或應用程式表示您已同意本cookies政策中所述cookies的使用。

如您不同意我們對cookies的使用,請在您的電腦或其他裝置上停用cookies(參閱下面「管理您的cookies設定」部分)、及停止使用我們的網站及應用程式。

2. 什麼是cookies?

Cookies是載有小量資料的檔案,當您瀏覽我們網站或應用程式的某部分或點擊我們的網上廣告時,我們會使用下列的cookies:

(一) 必需使用的cookies

我們的網站及應用程式運作時,需要這些cookies:

- (i) 允許我們網站的伺服器識別您的瀏覽器是否已經啟用或停用cookies設定,讓我們識別可否從您的互聯網瀏覽器收集數據;
- (ii) 短暫允許您在我們網站或應用程式輸入的資料可以於頁面之間傳達,讓您無需重新輸入該資料;及
- (iii) 在您登入我們網站內的保安區後,短暫允許我們識別您的裝置,讓我們網站及應用程式的伺服器可以與您的瀏覽器或裝置保持聯繫,以便您執行某些操作

(二) 功能性及表現性cookies

這些cookies讓我們於您返回我們的網站或應用程式時識別您的身份,使我們能夠:

- (i) 記住您於我們網站或應用程式的選擇,例如您的用戶名稱,語言和地區。當您重返我們的網站時,無需重新輸入這些資料;
- (ii) 為您設定個性化的內容;及
- (iii) 更準確的報告

(三) 分析性及定位性/廣告性cookies

透過實施由第三方提供的分析性cookie技術及平台,我們使用這些cookies以研究客戶對網站及應用程式有關的興趣、使用及活動。這些cookies可能由我們或代表我們的第三方(包括DoubleClick、Yahoo!、Google、Adobe、Quantcast、Httpool、Criteo、Teamwork、Delvify、Bidmath、Appier、Facebook、需求方平台及程式化購買代理)儲存於您的裝置內,及我們可能與第三方分享於這些cookies內儲存的資料。這些cookies亦包括universal floodlight tag、pixels及SDK。

我們使用這些cookies及與這些第三方使用由這些cookies收集的資訊

- (i) 了解更多有關網站及應用程式使用者,包括訪客人數、使用模式及習慣;
- (ii) 記錄您對我們網站及/或應用程式的使用、您對我們於我們的網站、應用程式及社交媒體平台(如Facebook、Instagram、Twitter及LinkedIn)的網上廣告的回覆,為您提供個人化的內容,包括您感興趣的廣告;及
- (iii) 優化我們的網上營銷和廣告活動的有效性。

拒絕接受我們或第三方的定位性/廣告性cookies,不代表您不會看到我們的廣告,但這些廣告不會透過使用cookies提供給您。

3. 預防詐騙

我們也可使用上述的cookies來幫助我們防止及偵測欺詐。

4. 管理您的cookies設定

(一) 我們的網站瀏覽器

大多數互聯網瀏覽器的原始設定為接受cookies。如您的瀏覽器或裝置許可,您可選擇拒絕、刪除或停用cookies。如您刪除或停用cookies,您的體驗可能會受影響及您可能會發現我們網站上的某些功能無法正常運行。

於大部分情況下,(i)當您關閉您的網站瀏覽器時,session cookies會被刪除;(ii) persistent cookies則會一直停留於您的裝置瀏覽器,直至您刪除它們。

請瀏覽第三方的網站了解更多第三方對cookies的使用及收集資料的方法及停用cookies的程序。

(二) 我們的應用程式

使用我們的流動應用程式即表示您同意我們會獲取儲存於cookies內的資訊。如果您不同意我們cookies的使用,請不要使用或繼續使用我們的應用程式。

您也可以訪問以下網站,查看並選擇線上廣告的喜好設置:

- 數碼廣告聯盟
- 網絡廣告倡議
- 互聯網廣告業

如中文譯本與英文有異,概以英文為準。如您欲索取英文版本,可致電客戶服務熱線、親臨任何一間分行或瀏覽本行之網站(www.sc.com/hk/)。