Cookie policy

1. Introduction

This cookie policy explains how Standard Chartered Bank (Kenya) Limited ("**SCBKE**", "**we**" or "**our**") use cookies, pixels, and similar technologies (together "**cookies**") on our websites, including www.sc.com/ke 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 (https://www.sc.com/en/privacy-policy/ 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, behaviour, usage patterns and device information such as advertising ID.

(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