



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 or access information stored in your computer. However, some information collected by cookies may be treated as personal data (such as your browsing history, or your device information). We can only access such information when your browser transmits it to our server.

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 to 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

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.



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. The information we collect includes but not limited to IP addresses, cookies ID and its content, universal identifiers, domain name, device information, time spent, types of devices/ operating systems/ browsers, language setting, geographical information, website browsing and interacting behaviours, etc.

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

If you limit these cookies on your browser, your browsing experience on our websites may be impacted.

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
- Improve your experience by offering you the option for our website to remember your national ID on Internet Banking or Mobile Banking login page so you won't need to re-enter it every time. Your national ID will be stored with proper encryption of AES-256, which is aligned with the government standards.

If you limit these cookies on your browser, our website cannot remember choices you've previously made or personalise your browsing experience.

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 allow 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

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, 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 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](#)