

## Hang Seng Bank Limited | Hang Seng Olive (Mobile App) ("app") | Cookies Policy

## Use of Cookies, Spotlight Tags and Web Beacons etc.

We may gather the following information through the use of "Cookies". Cookies are small bits of information that are automatically stored on your web browser in your computer, mobile phone or other device for accessing the Internet ("device") that can be retrieved by this website /application. Cookies will:

- record your visit to this website /application for analysing the number of visitors to this website/application, users' general usage patterns.
- record your personal usage patterns, profile, preferences and interests through your use of this
  website /application and for improving your experience.
- allow us to recognise your device and will store information about your personalised settings
  (such as language preference, useful links settings) and your use of this website/application
  (such as visit and logon sessions, as well as your behavior, pattern and footprints regarding the
  use of this website/application), thus enabling us to provide more useful features to you, to tailor
  the content of our websites and applications to suit your interests.

We will be able to access the information stored on the cookies. These data obtained through cookies may be further comingled and matched with your personal data collected and used or to be collected and used by the Bank in accordance with the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Notice"), including but not limited to your demographic data, transaction details and transaction pattern and behaviour, for analytical, direct marketing, and fraud detection and fraud prevention. Where permitted by your marketing preferences, we may use these data and your personal data to provide you with promotional materials or direct marketing.

Most browsers are initially set to accept cookies. If you prefer to turn off cookies or to inform you when they are set, your browser's "Help" function should tell you how to do this. If you turn off cookies, you may not be able to fully use this website/application.

You acknowledge that your information and personal data (if any) are being collected, stored, accessed and used as set out in this Cookies Policy while using our website or application unless you have turned off cookies.

If you are a user of this application, please note that we store and access software on your device to aid security, maintain the connection to our system, allow us to monitor how this app is being used, and save your preferences. The purpose of these cookies is set out below:

Name Description

Native-app Identify the version of the app

Device type Identify the device type of app including the version of device and the model of device

Device ID Identify the device unique user ID

We may also work with third parties (as listed below) to research certain usage and activities on this website/application for us. These third party research agencies use technologies such as tracking tags, cookies, spotlight monitoring (e.g. managing tagging, which tracks which advertisement users clicked to take them to the website) and web beacons (monitoring the behaviour of the user, such as page scrolling) to collect information for this research. They use the information collected through such technologies (i) to find out more about users of this website/application, including the number of the visitors, user demographics, preferences, interests, behaviour and usage patterns, (ii) for internal reporting and (iii) improve the effectiveness marketing. to our

They collect information and then share it with us but these information may possibly be comingled and matched with your personal data collected or to be collected by us in accordance with the Notice to enable your identity to be directly or indirectly ascertained. As part of the information that we share with them, we may share your advertising identifier and "installation event" (which means the data in relation to when you first install or use this website/application). Personally identifiable information about you may be collected or shared by third parties with us as a result of this research.

- To find out more about the use of cookies and the information-collecting practices and opt-out procedures of third parties research agencies, please visit:
  - Adobehttp://www.adobe.com/privacy
  - Appier https://www.appier.com/en/about/privacy-policy
  - Bing https://privacy.microsoft.com/en-us/privacystatement
  - Biocatch https://www.biocatch.com/privacy-policy
  - Brightcove https://www.brightcove.com/en/legal/cookie-policy/
  - Celebrus https://www.d4t4solutions.com/company-information/privacy-statement/
  - Facebook https://www.facebook.com/about/privacy/update
  - Google Campaign Manager (DoubleClick Campaign Manager) / Google Ads (AdWords)/ Google Display & Video 360 (DoubleClick Bid Manager) /Google Webmaster's http://www.google.com/intl/en/policies/privacy/;
  - LinkedIn https://www.linkedin.com/legal/cookie-policy
  - LivePerson LiveEngage 2.0 https://knowledge.liveperson.com/securityregulations-liveperson-cookies.html/

- Meta https://www.facebook.com/privacy/policies/cookies
- Optimizely https://www.optimizely.com/legal/privacy-policy/
- Qualtrics https://www.qualtrics.com/privacy-statement/
- Sizmek http://www.sizmek.com/about-us/privacy
- Taboola https://www.taboola.com/policies/privacy-policy
- Tealium https://tealium.com/cookie-policy/
- The Trade Desk https://www.thetradedesk.com/us/privacy
- Threatmetrix https://risk.lexisnexis.com/group/privacy-policy
- Vpon https://www.vpon.com/en/privacy-policy/
- WebTrendhttp://ondemand.webtrends.com/privacypolicy.asp#PSFV
- WeChat https://www.wechat.com/en/cookies\_policy.html
- Yahoo https://legal.yahoo.com/us/en/yahoo/privacy/topics/cookies/index.html

All of these links are external to Hang Seng Bank. We are not responsible for the content of these links.