

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 Site/mobile application. Cookies will:

- record your visit to this Site/mobile application for analysing the number of visitors to this Site/mobile application, users' general usage patterns.
- record your personal usage patterns, profile, preferences and interests through your use of this Site/mobile 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 Site/mobile application
 (such as visit and logon sessions, as well as your behavior, pattern and footprints regarding the
 use of this Site/application), thus enabling us to provide more useful features to you, to tailor
 the content of our websites and mobile 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, including but not limited to your demographic data, transaction details and transaction pattern and behaviour. 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, you can, during your visit at this Site/mobile application, set your browser to disable cookies or to inform you when they are set – please see our cookie notice for more details of how to do this. By disabling cookies, you may not be able to take full advantage of this Site/mobile application.

If you accept cookies during your use of this Site/ mobile application or continue to use this Site/mobile application, you will be acknowledging that your information and personal data (if any) is being collected, stored, accessed and used as outlined above.

If you are a user of this mobile 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 to research certain usage and activities on this Site/mobile application for us. These third party research agencies include Sizemek, Bing, Google Campaign Manager (DoubleClick Campaign Manager) / Google Ads (AdWords)/ Google Display & Video 360 (DoubleClick Bid Manager), Google Webmaster, Yahoo!, Facebook, WeChat, Yahoo, theTradeDesk, Nielsen//NetRatings, Webtrends, Celebrus and Adobe. They use technologies such as tracking tags, cookies, spotlight monitoring and web beacons to collect information for this research. They use the information collected through such technologies (i) to find out more about users of this Site/mobile application, including the number of the visitors, user demographics, preferences, interests, behaviour and usage patterns, (ii) for internal reporting and (iii) to improve the effectiveness of our marketing.

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 Site/mobile application). Personally identifiable information about you may be collected or shared by Sizmek, Bing, Google Campaign Manager (DoubleClick Campaign Manager) / Google Ads (AdWords)/ Google Display & Video 360 (DoubleClick Bid Manager) / Google Webmaster, Facebook, WeChat, WebTrends, Yahoo, theTradeDesk, Celebrus and Adobe with us as a result of this research. Should you wish to disable the cookies associated with such technologies, you may change the setting on your browser. Please see our cookie notice for more details of how to do this. However, in disabling cookies you may not be able to enter certain parts of this Site/mobile application.

- To find out more about the use of cookies and the information-collecting practices and opt-out procedures of third parties research agencies, including Sizmek, Bing, DoubleClick Bid Manager/ Google Adwords/ Google Webmaster, Facebook, WeChat, WebTrends, Yahoo, theTradeDesk, Celebrus and Adobe, please visit:
 - Sizmek's website at http://www.sizmek.com/about-us/privacy;
 - Bing's website at https://privacy.microsoft.com/en-us/privacystatement:
 - Google Campaign Manager (DoubleClick Campaign Manager) / Google Ads (AdWords)/ Google Display & Video 360 (DoubleClick Bid Manager)/Google Adwords/Google Webmaster's website at http://www.google.com/intl/en/policies/privacy/;
 - Facebook's website at https://www.facebook.com/policy.php;
 - WeChat website at https://www.wechat.com/en/cookies_policy.html;
 - WebTrends' website at http://ondemand.webtrends.com/privacypolicy.asp#PSFV
 - Yahoo's website at https://policies.yahoo.com/hk/zh-hant/yahoo/privacy/index.htm
 - theTradeDesk's website at http://www.thetradedesk.com/general/privacy-policy;
 - Celebrus website at https://www.d4t4solutions.com/company-information/privacystatement/; and
 - o Adobe's website at http://www.adobe.com/privacy.