

Cookie 使用政策

本 cookie 使用政策說明渣打集團 (Standard Chartered Group) (以下簡稱「我們」或「我們的」) 如何在我們的網站與其他網路服務中使用 cookie 以及類似技術，例如像素 (pixels)、信標 (beacons) 與標籤 (tags) (合稱「cookies」)。

Cookies 是什麼？我們為什麼要使用 cookies ？

Cookies 是由我們網站儲存至您的瀏覽器記憶體中的一種小型文字檔，通常是用於支援網站上的各種不同功能。

Cookies 有許多實用的功能，例如讓我們知道您最常造訪的網頁、瞭解我們的網站是否對您有幫助，以及協助我們改善產品及服務相關的溝通訊息。

我們不會使用 cookies 收集可以直接辨識出您個人身分的資訊，或存取儲存在您電腦中的資訊。但是，cookies 收集的部分資訊可能會被視為個人資料（例如您的瀏覽紀錄或裝置資訊）。我們僅能在您的瀏覽器將此類資訊傳輸至我們的伺服器時，才能存取該資訊。

Cookie 可能會依據需要執行的功能，分為持續性或階段性兩種：

- 持續性 cookies 會保留在您的裝置上，直至您將其清除，或您的瀏覽器在 cookies 達到失效日期後將其清除。
- 階段性 cookies 屬於暫時性的 cookies，會在您關閉瀏覽器或您的瀏覽階段結束時失效。

我們使用什麼類型的 cookies ？

- 為了協助您更瞭解我們網站使用的 cookies，我們將 cookies 分為四個類別：絕對必要性、效能性、功能性與目標性。

類別 1：絕對必要性

這些 cookies 對於網站的運作及您的瀏覽體驗而言不可或缺，且會用於驗證與安全性等措施。

我們使用這些 cookies 收集的資訊進行以下事項：

- 監控我們的網站是否正常運作以及將內容確實傳送給您；
- 若有必要，我們會跨網頁傳送您的資訊，以避免再次登入

由於絕對必要性 cookies 對於我們的網站運作而言不可或缺，因此我方無法關閉。您可以自行設定瀏覽器功能以封鎖這些 cookies 或跳出警示訊息，但選擇停用這些 cookies 可能會導致我們的部分網站無法運作。

類別 2：效能性 Cookies

這些 cookies 會收集您使用我們網站的瀏覽行為，例如您曾經造訪哪些網頁，以及您在造訪網站期間是否遭遇到任何錯誤，此類 cookies 也可以用於執行網站分析。此類 cookies 收集的資料會以彙總的形式儲存，不會直接辨識您的個人身分。我們收集的資訊，包括但不限於 IP 位址、cookies 識別碼與其內容、全域識別碼、網域名稱、裝置資訊、使用時間、裝置類型／作業系統／瀏覽器、語言設定、地理位置、網站瀏覽與互動行為等。

我們使用這些 cookies 收集的資訊進行以下事項：

- 瞭解您使用我們網站的方式以及我們的活動成效
- 測試不同版本的網站內容，以便我們進行改善

若在瀏覽器上限制這些 cookies，則可能會影響您的網站瀏覽體驗。

類別 3：功能性 Cookies

這些 cookies 會記住您，以便我們改善、提升您的網站體驗，以及提供個人化的內容。

我們使用這些 cookies 收集的資訊進行以下事項：

- 根據您的喜好打造個人化的網站內容
- 為您提供各種不同的網站服務，包括觀看影片
- 在我們的網路銀行或行動銀行登入頁上提供記住您的身分證字號之選項，讓您無須每次都重新輸入，以改善您的使用經驗。我們使用符合政府標準之 AES-256 加密方式妥善地儲存您的身分證字號。

若在瀏覽器上限制這些 cookies，我們的網站將無法記住您之前的選擇或提供個人化的瀏覽體驗。

類別 4：目標性 Cookies

當您瀏覽我們的網站時，我們或我們的第三方合作夥伴可能會在您的瀏覽器存放目標性 cookies（又稱為廣告 cookies），以便我們依據您或您的興趣量身打造適合的行銷內容。

目標性 cookies 不會用來直接辨識您的身分。此類 cookies 會記錄您造訪我們網站的歷程、引導您前來我們網站之來源網站、您針對我們網路廣告的回應，以及您造訪的網頁等資訊，以便我們與合作夥伴可以深入分析您或其他潛在顧客可能感興趣的資訊、產品與服務。

我們有時會分析您的個人資訊，依據您的興趣及偏好建立客戶輪廓 (profiles)，讓我們可以提供您會感興趣的資訊，我們也可能會使用來自內部或外部第三方所提供與您有關的其他資訊。

我們使用這些 **cookies** 收集的資訊進行以下事項：

- 為您量身打造廣告或優惠內容（包括在我們的網站或第三方網站上的廣告或優惠，例如社群媒體網或其他平台）
- 根據您造訪我們網站之紀錄改善我們的網站內容，以符合您的興趣
- 評估我們網路行銷與廣告活動的效益
- 協助辨識與我們的受眾類似之顧客
- 在第三方網站與應用程式上投放您會關注的廣告

這些 **cookies** 收集的資料不會用於傳送直效行銷訊息給您，因此關閉這些 **cookies** 不一定能停止收到我們發送行銷資訊。您可以隨時停止接收我們的行銷資訊，若您想了解更多相關細節，請查閱我們的[隱私政策](#)。

我們的第三方合作夥伴僅會根據上述目的使用目標性 **cookies** 或處理您的任何資料。

防止詐欺

請注意，我們也可能會使用上述 **cookies** 收集的資訊防止詐欺行為。

第三方 **cookies**

當您與我們的網站互動時，我們可能會與第三方合作夥伴一起設定上述 **cookies**。這些第三方包括我們的合作夥伴與服務提供者，例如廣告商、搜尋引擎或分析平台，讓我們可以改善您在我們網站上的體驗，讓其更加個人化，並提供您感興趣的內容。

我們不會與這些第三方分享任何可以辨識您身分的資料。

當您造訪不屬於我們的其他網站時，該網站也可能會在您的瀏覽器上存放 **cookies**。這些 **cookies** 是根據第三方的 **cookie** 政策作使用，我們無權控管。您可以透過您的瀏覽器設定，隨時停用第三方的 **cookies**（請參閱以下的「管理 **Cookies**」部分）。

管理 Cookies

您可以更改瀏覽器的設定，選擇停用 **cookies**。大部分網路瀏覽器都會在一開始時設定為接受 **cookies**。在大多數情況下，您可以透過更改這些設定，選擇停用任何 **cookies** 或僅停用第三方 **cookies**。

移除瀏覽器中存放的 **cookies**，代表您將會失去您在網站上進行的任何偏好設定（包括任何關於 **cookies** 的同意偏好）。

此外請注意，若您封鎖所有的 **cookies**，代表您將會無法使用我們網站上的部分功能。我們建議您在使用我們的網站時，不要停用所有的 **cookies**。

請參閱以下資訊，更深入瞭解您如何在這些常用瀏覽器中管理您的 **cookies** 設定：

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>

您也可以選擇停用 **Google** 所使用的 **cookies**（包括 **DoubleClick cookies**），請造訪 [Google 的廣告設定](#)，或停用 **Facebook** 的像素追蹤，請參閱 [Facebook 的廣告設定](#)，或停用 **LinkedIn** 所使用的 **cookies**，請參閱 [LinkedIn 的設定](#)，或停用 **Adobe** 所使用的 **cookies**，請參閱 [Adobe 的設定](#)。

您也可以造訪以下網站，參閱並選擇您對網路廣告的偏好：

- [數位廣告聯盟](#)
- [網絡廣告促進會](#)
- [網路廣告產業](#)



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

Please 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](#)