

## Cookie Policy

This Cookie Policy explains how cookies are used on the websites/mobile application(s) ("**App**" or "**App(s)**") of the HKMC Group (i.e. The Hong Kong Mortgage Corporation Limited, its subsidiaries and subsidiary undertakings) ("**the Company**", "**we**", "**our**" and "**us**").

Cookies are small unique text files automatically stored on your computer or mobile device (e.g. smartphone or tablet) while you are visiting websites/App(s). When you return to these websites/App(s) or visit other websites/App(s) that use the same cookies – they recognise these cookies and therefore your browsing device. Cookies help websites/App(s) to do lots of different jobs, including letting you navigate between pages efficiently, remembering your preferences and generally improving your browsing experience. They can also help to ensure that advertisements you see online are more relevant to you and your interests. Cookies may be placed by us when you visit our websites/App(s), or by third parties.

The Company's websites/App(s) use cookies to improve our internet service to you. This means the following information about your visit will be collected and stored automatically:

- the internet domain and internet protocol address from where you access our websites/App(s);
- the type of browser software and configuration and operating system used to access our websites/App(s);
- geolocation and other information of the device you use to access our websites/App(s);
- language setting, text size or fonts chosen, and other viewing preferences for visiting our websites/App(s);
- the date and time you access our websites/App(s);
- if you link to our websites/App(s) from another website/App, the address of that website/App; and
- the pages you enter, visit and exit our websites/App(s) from, content viewed, buttons clicked, durations of visits and other browsing history and activities.

The types of cookies used and why they are used in our websites/App(s) are as follows:

**Necessary cookies.** These cookies are essential in order to enable you to navigate our websites/App(s). We use necessary cookies to make our websites/App(s) work. The websites/App(s) cannot function properly without these cookies;

**Analytical/performance cookies.** These cookies allow us to recognise and count the number of visitors and to see how visitors move around and use our websites/App(s). These cookies are used for web enhancement and optimisation purposes and to aggregate statistics on how our visitors reach and browse our websites/App(s). This helps us to improve the way our websites/App(s) work, for example, by ensuring that users are finding what they are looking for easily and to help us understand what interests our users, and measure how effective our advertising is; and

**Targeting cookies.** These cookies record your visit to the websites/App(s), the pages you have visited and the links you have followed. We will use this information to make our websites/App(s) and any material displayed on it more relevant to your interests. We may also share this information with third parties such as Google, Facebook, Yahoo and Teads for this purpose.

**You may disable cookies on our websites by changing the settings of your web browser. However, certain features on our websites may not be available or operate correctly if cookies are disabled. Please also note that disabling of cookies is not supported on our App(s), and you are advised not to use or access our App(s) if you do not accept our use of cookies as set out in this Cookie Policy.**

We engage third parties, which include advertisers, search engines, social media platforms and analytics platforms such as Google, Facebook, Yahoo and Teads, to analyse how visitors use our websites/App(s), to understand the website traffic and to serve advertising on the third-party platforms.

The information collected by these third parties through cookies and other tools having the same function of online tracking such as tracking tags are used to find out more about our users, including number of the visitors, their behaviour and usage patterns, for more accurate reporting and to improve the effectiveness of our marketing. These cookies fall into the categories of analytical/performance cookies and targeting cookies.

You should refer to such third parties' own cookie and privacy policies for information about how they may use the information they collected, the information-collecting practices and opt-out arrangements.

All of the external websites/App(s) you can reach through our websites/App(s) are to provide you with more information and elevate your browsing experience. However, we accept no responsibility or liability for the content, accuracy or availability of any external websites/App(s) you may come across.

The Company will retain the information collected online for as long as is necessary to fulfil the original or directly related purpose for which it was collected and to satisfy any applicable statutory or contractual requirements.

**The HKMC Group**

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