



**ICBC (Europe) S.A.
Cookies Policy
(Version 2025)**

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1. Statement

The General Data Protection Regulation (GDPR) was adopted by both the European Parliament and the European Council in April of 2016 and came into force on May 25, 2018.

ICBC (Europe) S.A. (“the Bank”) is committed to delivering the best possible service to you and we wish to maintain the confidence that you place in our organization. We would like to provide you with clear information about how we use cookies and other similar technology on our websites.

This policy provides clear information about the Bank’s use of cookies and other similar technology on its websites.

The word "computers", when used in this policy, refers to computers, smartphones, tablets and all other devices used for accessing the internet.

Please take a few moments to read this Cookies Policy.

2. The Cookies Policy

2.1 What are Cookies?

Cookies are small text files that are placed and stored on your computer when you visit a website. Cookies are widely used by online service providers in order to (for example) make their websites or services work, or to work more efficiently, as well as to provide reporting information. Cookies perform a number of useful functions including: enabling a user to be recognized; improving a website's security and the user experience.

Cookies are either: (i) session specific, which means that they are deleted from your computer once the session and browser are closed; or (ii) permanent, meaning that they will remain resident on your computer until they are removed.

Cookies set by the website owner or service provider (in this case, the Bank) are called “first party cookies”.

Cookies set by parties other than the website owner are called “third party cookies”. Third party cookies enable third party features or functionality to be provided on or through the website or service you are using (such as advertising, interactive content and analytics). The third parties that set these third party cookies can recognize your computer both when it visits the website or service in question, and also when it visits certain other websites or services.

2.2 Why to use cookies and other tracking technologies?

First party and third-party cookies are used for several reasons. Some cookies are required for technical reasons in order for the Websites and Services to operate, and we refer to these as “Basic” or “strictly necessary” cookies.

Other cookies enable with the Websites to track and target the interests of visitors to the Websites, and we refer to these as “Commercial” or “functionality” cookies. For example, cookies can be used to tailor content and information that may send or display to you and otherwise personalize your experience while interacting with the Websites and to otherwise improve the functionality of the Services we provide.

Cookies and similar tracking technologies are employed to enable users to be in connection with their use of the Website Services in order to allow the users to track their subscribers. Finally, third parties cookies are also used through Websites and Services for “Marketing” activities such as advertising, analytics, and other related purposes.

2.3 What cookies do our websites use?

Our websites use both session and permanent cookies for technical reasons. When you visit our websites we ask for your consent to use cookies. This website may use any of the following groups of cookies:

Process – Process cookies help make a website function and deliver the services that the website visitor expects to receive, such as navigation, access to secure areas etc. These cookies are necessary and without them the website will not function properly.

They are part of the Basic cookies.

Preference – Preference cookies allow a website to remember a user's preferences in relation to the website such as language, font size, currency, region etc. These cookies are not vital but enhance a user's experience and are part of the Commercial cookies.

Security – Security cookies are used to authenticate users, prevent fraudulent use of login credentials, protect user data from unauthorised parties etc. These cookies are vital to several of the Bank's secured websites and are part of the Basic cookies.

Analytics – Analytics cookies collect information in an anonymous form about how a user interacts with a website. This information may include: the number of users visiting the website, the pages a user visits the activity of the user on the website and how often the user returns.

2.4 How can I control cookies?

You have the right to decide whether to accept or reject cookies.

Browser Controls: You can set or amend your web browser controls to accept or refuse cookies. If you choose to reject cookies, you may still use our Websites though your access to some functionality and areas of our Websites may be restricted. As the means by which you can refuse cookies through your web browser controls vary from browser-to-browser, you should visit your browser's help menu for more information.

Disabling Most Interest Based Advertising: Most advertising networks offer you a way to opt out of Interest Based Advertising. If you would like to find out more information, please visit <http://www.youronlinechoices.com> .

Mobile Advertising: You can opt out of having your mobile advertising identifiers used for certain types of Interest Based Advertising, including those performed by us, by accessing the settings in your Apple or Android mobile device and following the most recent published instructions. If you opt out, we will remove all data about you and no further data collection or tracking will occur. The random ID we (or our third party partners) had previously assigned to you will also be removed. This means that if at a later stage, you decide to opt-in, we will not be able to continue and track you using the same ID as before, and you will for all practical purposes be a new user to our system.

Do Not Track: Some Internet browsers - like Internet Explorer, Firefox, and Safari - include the ability to transmit "Do Not Track" or "DNT" signals. Since uniform standards for "DNT" signals have not been adopted, our Websites do not currently process or respond to "DNT" signals. The Bank takes privacy and meaningful choice seriously and will make efforts to continue to monitor developments around DNT browser technology and the implementation of a standard.

2.5 How often will you update this Cookie Policy?

We may update this Cookie Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons. Please therefore re-visit this Cookie Policy regularly to stay informed about our use of cookies and related technologies.

The date at the top of this Cookie Policy indicates when it was last updated.

2.6 More information

More information about cookies generally and how cookies can be controlled can be found at <http://www.allaboutcookies.org/>

Please note: If your computer is used by more than one person or has multiple internet browsers, it is possible that some of your choices relating to cookies may not be permanent. This is because either: (i) you are using a different browser; or (ii) a third party has changed the settings of your browser. We are unable to control these factors and therefore cannot guarantee the permanence of the choices you make.

2.7 What monitoring technology do we use on our websites?

Occasionally, we use monitoring technology to track and monitor your activities on our websites. This monitoring technology does not monitor your activities on any other websites.

We may use monitoring technology to collect and store information about how you access and use our websites, for example: when and for how long you accessed our website and what pages you browsed.

Some of the information we collect is anonymous, statistical data, and some is information about your activities as an individual user. We monitor and track your activities in this way for a variety of purposes, including for compliance with our regulatory and legal obligations and to provide better services to you. The information we collect may be used for marketing purposes.

Below, we have listed all cookies the Bank is using:

Administrator	Category	Name	Purpose	Validity
The Bank	ICBC cookies	europa.icbc.com.cn.us eCookie	This cookie is used to indicate whether the website uses cookies.	One year
The Bank	ICBC cookies	gataway count	This cookie stores the time of the user visiting the website.	Till the browsing session ends
The Bank	ICBC cookies	X-Tag	This cookie is used as a canary flag to determine whether the users request should be routed to the canary environment.	Till the browsing session ends

We may use other, similar technologies from time to time, like web beacons, pixels (or “clear gifs”) and other tracking technologies. These are tiny graphics files that contain a unique identifier that enable us to recognize when someone has visited our Websites or, in the case of web beacons, opened an e-mail that we have sent them. This allows us, for example, to monitor the traffic patterns of users from one page within our Websites to another, to deliver or communicate with cookies, to understand whether you have come to our Websites from an online advertisement displayed on a third-party website, to serve targeted advertisements to you and others like you, to improve site performance, and to measure the success of marketing campaigns. While you may not have the ability to specifically reject or disable these tracking technologies, in many instances, these technologies are reliant on cookies to function properly; accordingly, in those instances, declining cookies will impair functioning of these technologies.

2.8 Queries and updates

If you have any queries relating to this Cookies Policy, please e-mail: data.protect@eu.icbc.com.cn