

Cookie Policy

- 1 This Cookie Policy explains how cookies and similar technologies (together "**cookies**") are used by RD Technologies and is applicable to website(s) and applications ("**our website(s)**") operated by our group companies from time to time which includes but are not limited to RD ezLink Limited, RD Wallet Technologies Limited, other affiliated companies and their respective successors and assigns (collectively, "**RD Technologies**" and "**we**", "**our**" or "**us**" shall be construed accordingly).

Consent

- 2 By using our website(s), you consent to the use of cookies in accordance with this Cookie Policy. You will have seen a pop up to this effect on your first visit to our website(s); although it will not usually appear on subsequent visits, you may withdraw your consent at any time by changing your browser settings.

Cookies

- 3 Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. Cookies are then sent back to the originating web domain on your subsequent visits to that domain. Most web pages contain elements from multiple web domains so when you visit the website, your browser may receive cookies from several sources.
- 4 Cookies allow us to recognise your device and record information about your use of our website(s). This enables us to analyse the number of visitors, the general usage patterns and your personal usage patterns to improve your user experience by behavioural analysis and personal profiling.
- 5 The cookies we use are either strictly necessary or optional. 'Strictly necessary cookies' are required for the proper operation of our website(s), whereas "optional" cookies provide optional features, improve our website(s) and support advertising and social media.
- 6 'Strictly necessary cookies' we use may include cookies which:
 - 6.1 remember who you are when you log on to secure areas of our website(s). You will not be able to log on without them;
 - 6.2 provide core services and features on our website(s). Some services and features will not work without them;
 - 6.3 protect the security of our website(s);
 - 6.4 help to detect suspicious behaviour on our website(s);
 - 6.5 allow our server to determine whether the cookies setting on your device has been enabled or disabled. This allows us to know whether data can be collected from your device;
 - 6.6 temporarily allow you to carry information between pages of our website(s) to avoid you having to re-enter that information; and
 - 6.7 temporarily identify your device after you have logged in to our website(s) so that our server can maintain a dialogue with your device in order for you to carry out certain activities.
- 7 'Strictly necessary cookies' are necessary for our website(s) to function and cannot be switched off in our systems. You can set your browser to block or alert you about these cookies but that will cause some parts of our sites to not work. These cookies may collect and store your personal data without your knowledge, such as your IP address. Personal data collected and stored through these types of cookies may be disclosed to the transferees (as defined in the Personal Information Collection Statement for RD ezLink and Personal Information Collection Statement for RD Wallet).
- 8 Optional cookies we use may include:
 - 8.1 'Analytical/performance cookies' (including but not limited to, third party cookies such as Google Analytics), which help us improve our website(s) by tracking your behavior or digital

foot-print within our website(s) and recognising your device when you are a repeat user so that we can gather statistics on new and repeat users to evaluate the effectiveness of our website(s) or our services.

- 8.2 'Functionality cookies', which recognise you when you return to our website(s). This enables us to:
 - 8.2.1 personalise our content for you and remember your preferences (for example, your choice of language or geographical location); and
 - 8.2.2 store your login information (e.g. user name) and login / other preferences so you do not have to re-enter that information when you return to our website(s).
- 8.3 'Targeting/advertising cookies' record your access to and/or digital foot-print in our website(s), understand your response to our online advertisements, track the pages you have accessed and the links you have followed within our website(s). We use this information to:
 - 8.3.1 Make our website(s) more relevant to your interests based on your past behaviour;
 - 8.3.2 personalise our or our partners' marketing to you, including online advertising and through post, email, telephone, text, secure message or social media; and
 - 8.3.3 evaluate the effectiveness of our online marketing and advertising programs.
- 8.4 'Location-based cookies' uses precise geolocation technology such as GPS or Wi-Fi triangulation or mobile Bluetooth beacon technology to collect information about the exact location of your mobile device. We use this information to:
 - 8.4.1 improve user experience;
 - 8.4.2 facilitate our compliance with applicable laws and regulation; and
 - 8.4.3 send location-based push notifications to you.

Cookie Duration

- 9 The length of time for which cookies are stored on your browser varies depending on the cookie. Some cookies only last for your online session, whereas others will stay on your browser for a reasonable time afterwards.

Third-Party Websites and Cookies

- 10 Please note that this Cookie Policy does not apply to third party websites, and we are not responsible for the privacy practices of third-party websites which may be linked to our website(s).
- 11 Where cookies are set by third parties e.g. Facebook, LinkedIn etc., we have no control over those cookies, and we do not share personal data with these third parties except where expressly set out in the Personal Information Collection Statement for RD ezLink and/or Personal Information Collection Statement for RD Wallet.

Browser settings

- 12 Most devices are initially set to accept cookies. If you wish to amend your cookie preference for our website(s), you can do this by changing the settings on your device.
- 13 Please note that if you do not agree to the use of these cookies, including strictly necessary cookies, and disable them, certain features on our website(s) may not work properly.

Personal information

- 14 The information that cookies collect, and how we use that information, may count as personal data. We may also be able to identify you by name, IP address or session ID. You have right regarding how we collect, store and use your personal data. You can learn more about how we use your personal data in our Privacy Policy Statement.

HTML email web beacons

- 15 Our emails may contain a single, campaign-unique "web beacon pixel" to tell us whether our emails are opened and verify any clicks through to links within the email. We may use this information for purposes including determining which of our emails are more interesting to you, to query whether users who do not open our emails wish to continue receiving them. The pixel will be deleted when you delete the email. If you do not wish the pixel to be downloaded to your device, you should select to receive emails from us in plain text rather than HTML.

Use of IP addresses and web logs

- 16 An IP address is a numeric code that identifies your computer on the internet. We may also use your IP address and browser type to help diagnose problems with our server, to operate our website(s) and to improve the service we offer to you. Your IP address might also be used to gather broad demographic information. We may perform IP lookups to determine which domain you are coming from (e.g. google.com) to more accurately gauge our users' demographics.

Changes to the Cookie Policy

- 17 We may update this Cookie Policy and we encourage you to review the Cookie Policy from time to time to stay informed of how we are using cookies.

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

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