

Cookie Policy

Last Updated: May 25, 2018

Cookies are small files placed onto your computer by certain websites that you visit or e-mails that you open.

By using the FintruX website and ecosystem (“Website”), you consent to our use of cookies to collect and use your personal data for the purposes of collecting Website usage data, and to give you a personalized and more streamlined online experience.

The personal data that we collect may include information about the way you use our Website, your choice of Internet browser, the type of device you’re accessing our Website from and where you are in the world.

Accepting the use of cookies

You may refuse to accept cookies by changing the settings of your Internet browser. If you do not want cookies to be placed on your device, you can control this through your browser’s settings. Refer to the links below for each browser’s guide on how to turn off or delete cookies.

- Chrome
- Firefox
- Internet Explorer
- Safari

If you choose not to allow the use of cookies, some areas of our Website may not function properly or be accessible.

You’ll find more information on behavioral advertising and about deleting or controlling cookies at:

- aboutcookies.org and youronlinechoices.eu

If you delete your cookies, we won’t be able to know that you’ve opted out of behavioral advertising on our Website; recognize that you’ve agreed to our Terms and Conditions, Privacy Policy and Cookie Policy; or remember your language and country preferences. This means that banners from our third-party websites will appear. You’ll need to accept the use of cookies and provide other cookie-related information again.

How we use cookies

We collect and use cookies on our Website for the following purposes:

Technical

Cookies allow our Website to function at its most efficient, including but not limited to:

- Balancing Website traffic to ensure all our users can enjoy consistent and reliable access
- Limiting traffic to key sections of our Website to maintain consistent performance
- Storing our users’ acceptance of our Terms and Conditions, Privacy Policy and Cookie Policy

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Ease of use

Cookies make navigating our Website easier for you, including but not limited to:

- Remembering your language and country preferences, and presenting relevant content
- Keeping track of your FintruX account number when you've logged in
- Providing the most relevant funding for your location when you're requesting a loan for your business

Tracking

Cookies are used to gather statistics on how you navigate and perform transactions on our Website, including but not limited to:

- Gathering feedback on your satisfaction through surveys
- Gaining insights into how you navigate and perform transactions on our Website so that improvements can be made

Marketing

Cookies allow us to present appropriate marketing messages to you, including but not limited to:

- Allowing our Website to serve up different versions of a page for marketing purposes
- Allowing third parties to display appropriate advertising to track its effectiveness
- Displaying relevant messages which offer a selection of products based on your viewing behavior on our Website and certain other websites

We also use web analytics services, such as Google Analytics. Google utilizes the data they collect to track and examine the use of www.singaporeair.com, which is then used to prepare reports and its activities and share them with other Google services. Google may use the data they collect to contextualize and personalize the advertising on its own network. For more details, see Google's Privacy Policy.

Online behavioral advertising

Online behavioral advertising is also known as interest-based advertising. It's a way of serving advertisements that are more relevant to your interests on websites visited by you. Shared interests are grouped together based on your previous web browsing activity. This allows us to display advertising that is relevant and useful to you. Advertising can also be delivered to you based on the website content you've just been viewing. This is called retargeting.

You may opt out of the use of cookies if you don't want to be retargeted or your advertising to be tailored. Opting out does not mean that you will no longer receive online advertising. It does mean that the company or companies from which you opted out will no longer serve you advertising that's tailored to your web preferences and usage patterns. You may instead see more advertising that isn't as relevant to your preferences.

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How to opt out of third party cookie use

To opt out of Google Analytics' use of cookies, a Chrome browser add-on is available.

Types of cookies we use

The table below sets out the most frequently used cookies used on our Website.

<u>Cookie Name</u>	<u>Category</u>
AKAMAI_HOME_PAGE_ACCESSED	Technical
AKAMAI_SAA_DEVICE_COOKIE	Technical
AKAMAI_SAA_KF_TIER_COOKIE	Technical
ALLOW_TO_USE_COOKIES	Technical
closedCookies	Technical
current-currency	Technical
globalCookie	Technical
JSESSIONID	Technical
saadevice	Technical
AKAMAI_SAA_COUNTRY_COOKIE	Ease of use
AKAMAI_SAA_LOCALE_COOKIE	Ease of use
CIB_SEARCH_HISTORY_0	Ease of use
LOGIN_COOKIE	Ease of use
LOGIN_POPUP_COOKIE	Ease of use
SQCLOGIN_COOKIE	Ease of use
__gtm_pageLoadTimes	Tracking
Clickstream data	

A clickstream records which parts of a Website you click on when you use it. We may collect clickstream data when you use our website and track referrals from other websites to improve your online experience with us. This data will not be stored as part of your customer record, and will only be used to statistical analyses.