

Cookies Policy

This website uses cookies to store information on your computer. This policy explains how Manulife Investment Management (Singapore) Pte. Ltd. (referred to as "**Manulife IM (Singapore)**", "**us**", "**we**" or "**our**") uses cookies and may be amended, from time to time, without notice. By using this website you agree to the placement of cookies on your computer in accordance with the terms of this policy. If you do not wish to accept cookies from this website, please either disable cookies or refrain from using this website. Please note that by disabling cookies in your browser settings this website may not function correctly.

1. What are Cookies?

A cookie is a text-only string of information that a website transfers to the cookie file of the browser on your computer's hard disk so that the website can recognise you when you revisit and remember certain information about you. This can include which pages you have visited, choices you have made from menus, any specific information you have entered into forms and the time and date of your visit.

2. Types of Cookies

There are two main types of cookies:

- **Session cookies:** these are temporary cookies that expire at the end of a browser session; that is, when you leave the website. Session cookies allow the website to recognise you as you navigate between pages during a single browser session and allow you to use the website most efficiently.
- **Persistent cookies:** in contrast to session cookies, persistent cookies are stored on your equipment between browsing sessions until expiry or deletion. They therefore enable the website to recognise you on your return, remember your preferences, and tailor services to you

In addition to session cookies and persistent cookies, there may be other cookies which are set by the website which you have chosen to visit, such as this website, in order to provide us or third parties with information.

3. Our use of Cookies

We use session cookies to:

- help us maintain security and verify your details whilst you use the website as you navigate from page to page, which enables you to avoid having to re-enter your details each time you enter a new page.

We use persistent cookies to:

- help us recognise you as a unique user when you return to our website so that you do not have to input your details multiple times as you move between our pages or services;
- remember how you have customised your use of this website, such as the region that you are in; and
- collect and compile anonymous and aggregated information for statistical and evaluation purposes to help us understand how users use the website and help us improve the structure of our website.

Many cookies are designed to give you optimal usage of the website. For example, we use cookies to enable you to improve your user experience when using our website, e.g. a cookie which recognises if your browser supports specific technology features. This helps, for example, in enabling web pages to be loaded more quickly when you request the download of a large file.

In addition to cookies which send information to us, we also use cookies which collect information and send it to third parties. An example of this is Google Analytics. We use Google Analytics to help collect and compile information like the number of visitors to the website, where visitors have come to the website from and the pages they visited. We use this information to:

- make this website more relevant to your interests based on your past visits to this website;
- tailor our online advertisements or offers on our or third party websites to those which are most likely to be of interest to you;
- evaluate the effectiveness of our online marketing and advertising campaigns.

Please visit <https://policies.google.com/privacy?hl=en> for an overview of the privacy policy of Google and <https://tools.google.com/dlpage/gaoptout/> for information on how to opt out of the Google Analytics. Where this website allows such cookies to be set or you access other websites from this website using the links provided, the operators of these websites will use cookies in accordance with their own cookies policy, which may differ from ours.

As with first party cookies, you are able to block third party cookies through your browser settings.

Some of our cookies may collect and store your personal information, such as your name or email address. Where you allow the use of cookies, you consent to the collection, use and/or disclosure of your personal information using cookies for the purposes set out in this Cookies Policy.

We are committed to respecting and protecting your privacy and will ensure that all personal information collected by us is kept and treated in accordance with our privacy policy. A link to this policy is available within the footer of this website.

4. Refusing Cookies on this website

Most browsers are initially set to accept cookies. However, you have the ability to disable cookies if you wish, generally through changing your internet software browsing settings. It may also be possible to configure your browser settings to enable acceptance of specific cookies or to notify you each time a new cookie is about to be stored on your computer enabling you to decide whether to accept or reject the cookie. To manage your use of cookies there are various resources available to you, for example the "Help" section on your browser may assist you. You can also disable or delete the stored data used by technology similar to cookies, such as Local Shared Objects or Flash cookies, by managing your browser's "add-on settings" or visiting the website of its manufacturer. As our cookies allow you to access some of our website's features we recommend that you leave cookies enabled. Otherwise, if cookies are disabled, it may mean that you experience reduced functionality or will be prevented from using this website altogether.