



Cookie Policy

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1. What are cookies?

Cookies are tiny files stored on your computer, tablet, or mobile phone, which we download when you use our websites or apps.

2. What type of cookies do we collect?

Necessary Cookies

Cookies are tiny files stored on your computer, tablet, or mobile phone, which we download when you use our websites or apps.

Preferences

Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Statistics/ Analytics

Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

Marketing

Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers.

3. What are third party cookies?

Via third-party cookies, we are able to

- Improve the content and operation of our website by using Google, Webtrends, or Adobe
- Track and optimise ING marketing campaigns via Google Ads, DoubleClick, Facebook, Firebase, or Appsflyer.

4. How do we use cookies?

We use cookies to analyze and optimize our services. The cookies help us to remember when you visited last, what browser you used and other technical details so we can support you better. Some cookies are necessary to optimize your use of our website. Other cookies tell us more about you, such as the country you are in, pages you visit on our site, and products or services you may be interested in. These cookies allow us to analyse your online behaviour on our websites. These analyses can be anonymous or specific to you, depending on which cookie setting you choose. The information we gather helps us continually improve our websites and apps, and make your browsing or user experience more tailored to your specific needs and preferences.

Certain cookies (such as interest cookies and marketing cookies) process your personal data. Read more in our [Privacy Statement](#) about how ING deals with your personal data, also in the context of how we use cookies.

To download cookies which are not strictly necessary, such as cookies for gathering statistical information, ING needs your prior consent.

5. Can you change your cookie settings?

You may always change your settings by deleting cookies via your browser's 'internet options.' You may change the settings on your browser or ING® Mobile App in order to reject requests for cookies' installation at anytime. However, before you decide to change the settings, take into consideration that cookies enhance the convenience of your website and ING® Mobile App usage.

6. How long will ING be using the cookies?

Cookies may also be categorized based on the time for which they are installed in the user's device:

Session Cookies

They remain on the user's device until the user leaves the website or closes the Mobile App. These are mainly technical cookies.

Permanent cookies

They remain on the user's device for a set period of time specified in the file parameters or until they are manually deleted by the user.

7. Can you refuse all cookies?

If you do not want to accept any cookies at all, you may turn off all cookies by going to your browser's 'internet options'. There is a possibility that some functionalities will not work properly in that case. The pages on the website or the Mobile App may not appear normally, or you may be unable to use online banking.

8. How can I disable cookies from my browser?

You can delete cookies from your browser at any time and block their reinstallation.

Depending on the browser you use, the option of cookies deletion or withdrawal of the consent for cookies' installation may vary. Below you will find the links to sample instructions.

Google Chrome

<https://support.google.com/chrome/answer/95647?hl=en>

Mozilla Firefox

<https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>

Internet Explorer 9

<https://support.microsoft.com/en-ph/help/278835/how-to-delete-cookie-files-in-internet-explorer>

Opera

<https://help.opera.com/en/latest/>

Safari

<https://support.apple.com/en-ph/guide/safari/sfri11471/mac>

This cookie statement may be modified from time to time to comply with applicable laws or to reflect our updated business practices.

If you have any questions about this cookie statement or our data processing activities, you may contact us via our mobile chat, or email us at dpomanila@asia.ing.com

ING Bank N.V., Manila Branch is supervised by the Bangko Sentral ng Pilipinas.

You may also call or email the BSP's Financial Consumer Protection Department at (632) 708-7087 or consumeraffairs@bsp.gov.ph.