

What is a Cookie?

A Cookie is a small file that our web servers automatically store on your device. Such files allow our website to automatically recognize and remember you. When you visit our website subsequently, we may collect information from you automatically through such Cookies.

"Cookie" as used in this cookie policy shall include all similar techniques and technology, including web beacons and log files. A web beaco small graphic image or other web programming code (also known as "clear GIFs" or "pixel tags") that may be included in our web pages and messages.

How we use Cookies?

- Understanding how you use our website;
- Showing you UOI products and services that are relevant to you; and
- Advertisements that are relevant to you.

We may allow other organisations to collect user information on our website through Cookies as well. Using Cookies allow other organisations to help us analyse how our website is being used, measure the number of visitors to the website, and display advertising. To accomplish these, we may utilise Cookies to communicate information about you to others.

Cookies that are used by us are referred to as "first-party Cookies" while those used by our partners are called "third-party Cookies".

What types of Cookies do we use?

We essentially use four different types of Cookies:

Essential Cookies - Cookies that are strictly necessary to provide you with services you have requested. We may use Essential Cookies to authenticate users and to prevent fraudulent use of user accounts. With these Cookies, we would be able to provide you with services such as facilitating communications on the network or providing online services that you have requested. If such Cookies are disabled, we will not be able to provide you with such requested services.

Performance Cookies - Cookies which measure how often you visit our website and how you use our website. We use this information to understand how our users interact with our website and to improve our websites and apps for users to have a better experience. We collect information such as our most frequently visited webpages, and our user demographics. We may use third-party Cookies to help with performance. For example, the Google Analytics Cookie gives us information such as your interaction with our webpages and whether you downloaded anything from our website.

Functional Cookies - Cookies that are used to recognise you and remember your preferences when you return to our website, so that we can provide a better personalised experience to you. For example, if you are based in Singapore, our website will remember this and automatically direct you to the Singapore homepage instead of Malaysia, or Thailand homepage. We utilise a mix of first- and third-party Cookies.

Advertising Cookies - Cookies that collect information about your visit to our website, including what content you have viewed as well as information about your device, browsing patterns and preferences. These Cookies tailor our online marketing to your specific needs and interests.

What are your choices regarding Cookies?

If you wish to delete Cookies or instruct your web browser to delete or refuse Cookies, you may take the following actions:

1. You can manage the Cookies that you allow on your computer through the internet browser that you use and be notified each time Cookie is stored by your web browser onto your computer.
2. Most browsers are set to accept Cookies automatically by default. You may change this default setting by activating the setting of your browser to not accept Cookies.

For Advertising Cookies, you can change your third-party cookie preferences for analytical and online marketing purposes by clearing the Cookies in your browser. Please note that in doing so, you may see other advertisements that may not be relevant to you.

Please note, however, that if you delete or refuse Essential, Functional, or Performance Cookies, you might not be able to use all of the features that we offer or store your preferences, and some of our pages might not be properly displayed. It is possible that not all functions of our websites would be available to you and that individual functions might only be available to you to a limited extent.

This cookie policy is subject to change from time to time at our sole discretion.