HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref: B9/29C
B1/15C

19 September 2012

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Online Behavioural Tracking

I am writing to draw your attention to the information leaflet on "Online Behavioural Tracking" (Leaflet) published by the Privacy Commissioner for Personal Data (Commissioner) on 26 July 2012. A copy of the Leaflet can be found on the website of the Office of the Privacy Commissioner for Personal Data (PCPD) (www.pcpd.org.hk).

I would like, in particular, to draw your attention to the Commissioner's recommendations on best practices for informing customers on the information collected through cookies and the purpose of such collection, and offering those individuals who do not wish their Internet banking habits to be collected through cookies a way to opt-out of such arrangement. If opt-out is not possible, banks should inform their customers why it is not possible so that they can decide whether to continue using the website.

Authorized institutions (AIs) are reminded of the need to comply with the provisions of the Personal Data (Privacy) Ordinance and any relevant codes of practice or guidance issued by the PCPD. AIs should review their operations with respect to online tracking and use of cookies on their websites (including Internet banking websites) to ensure they are consistent with the Commissioner's advice given in the Leaflet, if they have not already done so.

Yours faithfully,

Nelson Man
Executive Director (Banking Supervision)

55th Floor, Two International Finance Centre,
8 Finance Street, Central, Hong Kong
Website: www.hkma.gov.hk

香港中環金融街8號國際金融中心2期55樓
網址：www.hkma.gov.hk