

# Goldman Sachs Privacy Policy (Singapore)

Goldman Sachs Group, Inc. and its subsidiaries (the “**Goldman Sachs Groups**”) routinely collect and use information relating to identifiable individuals (“**personal data**”), including data relating to:

1. our clients and prospective clients, where these are individuals rather than legal entities (“**natural person clients**”);
2. the beneficial owners, partners and directors of our legal entity, partnership or fund clients and prospective clients;
3. the settlors, trustees, beneficiaries and protectors of the trusts (or similar legal arrangements) to which we provide services or to which we may seek to provide services;
4. advisors, managers, staff, intermediaries and other representatives of our clients and prospective clients (“**representatives**”); and
5. other persons affiliated or associated with our clients and prospective clients and their representatives, such as guarantors and family members.

We provide this fair processing notice (“**notice**”) in accordance with our obligations under the Singaporean Personal Data Protection Act (“**PDPA**”) or any applicable data protection laws, and as part of our commitment to processing personal data transparently.

This notice applies to you if the Goldman Sachs entity or entities which contract(s) or seek(s) to contract with you or with the entity, partnership, trust or fund that you own, represent or are otherwise associated with (“**GS**”, “**we**”, or “**us**”) is established in Singapore.

A list of entities in the Goldman Sachs Group can be found here:

<https://www.goldmansachs.com/our-firm/locations.html>.

The Goldman Sachs Group understands and appreciates that the privacy of personal data the Goldman Sachs Group may collect about you is important. The Goldman Sachs Group is committed to providing you with high quality financial services in a secure and confidential manner. We have set out in this Privacy Policy the following information:

- what personal data we may collect about you;
- the purposes for which your personal data may be collected, used and disclosed;
- to whom your personal data may be disclosed;
- our arrangements for the security of any personal data we hold about you;
- your rights in relation to your personal data;
- how you may make a complaint in relation to your privacy; and
- how you can contact us.

In addition to the provisions of this Privacy Policy, there may also be specific and additional privacy provisions that apply to certain products and services provided by the Goldman Sachs Group, The Goldman Sachs Group, Inc. or any of its affiliates worldwide. These specific and additional provisions may also relate to data protection matters and you should review them

carefully. In the event of any inconsistency between the provisions of this Privacy Policy and those other specific and additional provisions, the specific and additional provisions will prevail (to the extent permitted by law).

## COLLECTION OF PERSONAL DATA

“Personal data” as used in this Privacy Policy means “data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which the organisation has or is likely to have access.” The personal data that we collect about you will depend on the Goldman Sachs services and products that you use, or which are used by entities that you are associated with.

We may collect your personal data through direct communications with you. If you have not provided your personal data to us directly, it may have been provided to us by a person associated with you (such as a family member or colleague). In some cases we may obtain your personal data from Goldman Sachs affiliates or from third parties such as credit reference agencies, public registers, financial crime screening databases, fraud prevention agencies, providers of identity verification and background checks, and persons or entities instructed by you to provide us with your personal data. Where required under applicable law, we will obtain your consent for the collection, use and/or disclosure of your personal data.

If you do not provide certain personal data to us, we may not be able to provide you with the requested products or services. Where you provide us with your consent (where required under applicable law) for the collection, use and/or disclosure of your personal information, you may withdraw that consent at any time. However, if you do so, we may not be able to provide you or your associated entities with the requested products or services.

Where you provide us with the personal data of any third parties, by submitting such information to us, you represent to us that you have obtained the consent of such third party to you providing us with their personal data for the respective purposes.

- You should also ensure that all personal data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you or your associated entities with products and services you have requested. **Professional and personal details:** we process your name and contact information. This information may be your professional and / or personal contact information, depending on the relationship we have with you the information provided to us. We may also hold details of your preferences regarding how we communicate with you, and information we use to identify you if you contact us, attend an event or visit our premises.
- **Records connected with our relationship/interaction or former relationship/interaction with you:** this may include notes and records of agreements, interactions, meetings, conversations and correspondence that you or persons associated with you have with us or our affiliates including, to the extent permitted or required by law, recordings of telephone calls, together with any identifiers that we or our affiliates assign to records associated with you. We may also process any information that you provide to us regarding your health or religious

beliefs for the purposes of meeting your needs in relation to any meetings or interactions with you (such as arranging wheelchair access and managing dietary requirements).

- **Records connected with offering and providing products and services to our clients and prospective clients:** this may include notes from interactions, meetings and conversations that you have with us or our affiliates (including records of your instructions and, to the extent permitted or required by law, recordings of telephone calls), records of correspondence and records of use of our websites, and/or our brokerage, financial or other services made available electronically by us to you and/or our client or prospective client you represent (including data transmitted by your browser and automatically recorded by our server). This also includes account details, records of agreements, payments, investments, trades and other transactions that contain your name or other personal data, and any identifiers that we or our affiliates assign to records associated with you.
- **Information used for background checks, monitoring and regulatory compliance:** we may process data required for anti-money laundering checks, background checks and monitoring performed on you or a person or entity associated with you, as well as information to enable us to establish and meet applicable reporting and other regulatory requirements, and to identify any conflicts of interest. As part of this we may process data relating to your family members and associates. Where required or authorised by applicable laws, this may involve processing data relating to your affiliations (including any political affiliations you may have), as well as criminal convictions or allegations of offences.

## **PURPOSES FOR WHICH WE COLLECT, USE AND/OR DISCLOSE YOUR PERSONAL DATA**

The purposes for which the Goldman Sachs Group uses your information will vary depending on the Goldman Sachs services and products you have applied for or use, and the relationship which you have with us.

Generally, we may collect, use and disclose your information for the following purposes:

- **Client account opening and providing products and services to clients:** this includes processing data about you that we may require in connection with the opening or servicing of a client account or the provision of services to clients, including verifying your identity and conducting background checks and due diligence;
- **Managing our relationship with our clients:** your data may be processed as part of our management and development of our client relationships, including compiling and utilising internal reports and notes, conducting risk reviews, carrying out suitability assessment in relation to service and product provided to you and managing our client file;
- **Communicating with you:** processing data required to communicate with you in person, by telephone, mail and email or in other electronic forms, keeping records of our communications with you, and managing any complaints or trading errors;
- **Carrying out operational and administrative functions:** this includes carrying out billing-related and payments administration, access management, preparing business reports and accounts, operating information technology systems, archiving and backing up data, and transferring personal data. This also includes allowing you to access our websites and any secure online platform and other technological services made available to you;

- **Helping us to manage and improve our products, services and operations:** this includes testing new systems and upgrading existing systems. To the extent permitted by law, this may include recording telephone conversations, and monitoring electronic communications;
- **Prudently managing our business and protecting and enforcing our rights:** this includes assessing, monitoring and managing financial, reputational and other risk, conducting audits of our business, liaising with our regulator, protecting our business, clients, staff, systems and the data used by our business, and establishing and enforcing our legal rights and defending against legal claims. This also includes archiving and record management to comply with record keeping obligations, to conduct management reporting activities and to maintain an appropriate archive. This archive allows us to keep historical information about the Goldman Sachs Group and to ensure that we have sufficient information relating to our business, including with respect to any legal obligations or potential legal claims;
- **Providing information to you:** matching any personal data held which relates to you for any of the purposes listed herein; using the e-mail address you provide to enable any request you make to us;
- **Marketing and business development:** using information about your internet, browser, and network activity for marketing purposes, this includes providing media announcements and responses and organising promotional events, direct marketing of products and services that we think may be of interest to our clients or prospective clients, including on behalf of Goldman Sachs affiliates and strategic partners and / or organising and hosting business development activities, such as meetings and events held by Goldman Sachs Group at any of our premises or any third party premises, including on behalf of Goldman Sachs affiliates and our strategic partners. Our processing may include inviting you to attend such meetings and events and processing your registration for these. To the extent required by applicable law, we will obtain your consent for the collection and use of such information. You can opt-out of receiving further any marketing emails by clicking the "unsubscribe" link in any such emails, by emailing us at [gs-privacy@gs.com](mailto:gs-privacy@gs.com);
- **Meeting our regulatory and compliance obligations and preventing financial crime in any jurisdiction,** this includes:
  - performing prudential and regulatory compliance checks on an ongoing basis;
  - account and transaction monitoring, transaction reporting, tax reporting;
  - monitoring our management of client accounts and client interactions;
  - making disclosures to, and complying with requests from, public authorities, regulators, tax authorities, governmental bodies or law enforcement agencies in any jurisdiction, and investigating and preventing fraud and other crime;
  - to the extent permitted or required by law, recording and monitoring telephone , emails ,electronic messages and fax conversations and your use of our websites and of brokerage, financial or other services made available to you by the Goldman Sachs Group and its affiliates electronically; and promoting diversity and preventing discrimination;
- **Managing safety and security:** managing the safety and security of our premises and services (including but not limited to carrying out CCTV surveillance and conducting security clearances; managing and preparing reports on incidents and accidents);
- **Business asset transactions:** facilitating business asset transactions (which may extend to any mergers, acquisitions or asset sales) involving the Goldman Sachs Group;
- **Any other purpose reasonably related to any of the above.**

These purposes may also apply even if you do not maintain any account(s) with us, or have terminated these account(s).

In addition to the purposes set out above, we may collect, use and disclose your personal data for the following purposes, depending on the nature of our relationship with you:

**If you are a prospective customer:**

- evaluating your financial and investment needs and providing recommendations to you as to the type of products and services suited to your needs;
- assessing and processing any applications or requests made by you or your associated entities for products and services offered by the Goldman Sachs Group and its affiliates; and/or
- any other purpose reasonably related to any of the above.

**If you are an individual customer, private investor, beneficial owner, guarantor, security provider or an appointed representative (including but not limited to a mandate holder or a power of attorney):**

- opening, maintaining or closing of any accounts you hold with the Goldman Sachs Group or any of its affiliates worldwide and our establishing or providing products and services to you;
- where account or relationship managers or agents have been assigned to service your account or portfolio, using your telephone number(s) or other contact details we hold to contact you from time to time in order to take your instructions, and/or provide you with information, updates, or recommendations and / or in accordance with the terms and conditions of our agreement with you;
- facilitating the continuation or termination of the account relationship or the provision and daily operation of the products and services and providing client servicing (including but not limited to responding to individual requests by customers, mailing services, reporting services, clearing services, reconciliation services and providing customer satisfaction) in accordance with your requests or reasonable expectations;
- carrying out client reviews, for example, annual reviews of your portfolio;
- to establish your financial situation, risk profile, investment knowledge and experience and investment objectives to help you consider the suitability of the products you have invested or intend to invest;
- providing electronic services (including but not limited to internet and mobile services);
- facilitating the transfer of funds within the Goldman Sachs accounts or from the Goldman Sachs accounts to external banking accounts and vice versa;
- ensuring the ongoing credit worthiness of customers;
- administering exceptional approvals, fee adjustments or waivers;
- managing and providing the products and services to you;
- providing offers and promotions in relation to Goldman Sachs sponsored products and services which you have applied for;
- enabling the Goldman Sachs Group or any of its affiliates worldwide to ascertain whether or not they have other services or products which may foreseeably meet your needs or may be of interest to you, and to notify you about these services or products;
- conducting research, planning, product development, risk assessment, risk modelling and marketing by the Goldman Sachs Group or any of its affiliates worldwide;
- conducting identity verification and customer due diligence;

- sending you marketing, promotional messages and other information that may be of interest to you;
- preventing and detecting money laundering and terrorism financing;
- determining whether you have any history of defaulting on payment or delivery of securities;
- customer outreach and relationship management;
- meeting or complying with any applicable rules, laws, regulations, codes of practice or guidelines issued by any governmental or regulatory bodies which are binding on the Goldman Sachs Group or its affiliates (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation, or customer due diligence);
- archival management (including but not limited to warehouse storage and retrievals);
- managing or advising investment banking (including but not limited to capital markets, corporate finance services and financing by mezzanine capital services);
- managing or advising investment products (which includes unit trusts, funds, treasury products, shares, bonds, commodities, foreign exchange, discretionary accounts, loans and other investment products which the Goldman Sachs Group or any of its affiliates worldwide may make available from time to time), and providing custody services;
- administering fund services (including but not limited to the maintenance, management and operation of the services, and communication with investors);
- administering and facilitating any offer of or other transactions dealing with securities, derivatives or other instruments or investments, and the execution of such transactions on a trading system or platform;
- resolving any disputes that we may have with any of our users, and enforce our agreements with third parties; and/or
- any other purpose reasonably related to any of the above.

**If you are a party or counterparty to a transaction (for example, a beneficiary of a fund transfer or payment):**

- providing cash, payment and transactional services (including but not limited to the execution, settlement, reporting and/or clearing of the relevant transaction); and/or
- any other purpose reasonably related to any of the above.

In addition, where permitted under the Personal Data Protection Act, the Goldman Sachs Group may also collect, use and disclose your personal data for the following purposes:

- providing or marketing services, products and benefits to you, including promotions, loyalty and reward programmes;
- matching personal data with other data collected for other purposes and from other sources (including third parties) in connection with the customisation, provision or offering of products, services, marketing or promotions, whether by the Goldman Sachs Group or other third parties;
- personalising your experience at the Goldman Sachs Group's touchpoints;
- sending you details of products, services, special offers and rewards, either to our customers generally, or which we have identified may be of interest to you; and/or

- conducting market research, understanding and analysing customer behaviour, location, preferences and demographics for us to offer you products and services as well as special offers and marketing programmes which may be relevant to your preferences and profile.

If you have provided your Singapore telephone number(s) and have indicated that you consent to receiving marketing or promotional information via your Singapore telephone number(s) (where such consent is required under applicable law), then from time to time, the Goldman Sachs Group may contact you using such Singapore telephone number(s) (including via voice calls, text , fax or other means) with information about our products and services.

In relation to particular products or services or in your interactions with us, we may also have specifically notified you of other purposes for which we collect, use or disclose your personal data. If so, we will collect, use and disclose your personal data for these additional purposes as well, unless we have specifically notified you otherwise.

## **SHARING OF PERSONAL DATA WITH OTHER ENTITIES**

Your personal data may be disclosed to third parties for purposes described in this Privacy Policy or described in any other specific and additional privacy provisions that apply to certain products and services provided by the Goldman Sachs Group or any of its affiliates worldwide. We may disclose your personal data to the following third parties (as distinct from the member of the Goldman Sachs Group to whom you have provided your personal data), some of whom may be based outside Singapore:

- in respect of vendor and partner representatives, the Goldman Sachs Group vendor or partner you represent;
- in respect of transactional counterparty representatives, the transactional counterparty you represent;
- any member of the Goldman Sachs Group or any of its affiliates worldwide (including background checks and identity verification services);
- the Goldman Sachs Group's related corporations;
- external custodians and strategic partners to the Goldman Sachs Group and the Goldman Sachs Group affiliates;
- payment providers/recipients, beneficiaries, account nominees, intermediaries, and correspondent and agent banks;
- your financial adviser, margin lending facility provider, other financial services provider providing services to you, your custodian or investment manager where applicable;
- market counterparties, and parties interested in or assuming risk in connection with a transaction (such as issuers of investments), shareholders selling securities in any offering, co-managers, lead managers underwriters, bookrunners, financial advisers or any other relevant agent or advisor, including any agent or advisor to any of the above;
- any third party service providers carrying out functions for or on behalf of the Goldman Sachs Group or any of its affiliates worldwide;
- vendors or other third party service providers in connection with marketing promotions and services offered by the Goldman Sachs Group;

- analytics, search engine providers or other third party service providers that assist us in delivering our products, services, web sites and platforms as well as improving and optimising the same;
- credit reporting agencies;
- any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any merger, acquisition or any debt or asset sale) involving the Goldman Sachs Group or any of its affiliates worldwide;
- external banks and their respective service providers;
- third party referrers;
- our co-brand and other business partners;
- our professional advisers such as our auditors and lawyers;
- any person acting on your behalf including your solicitor, accountant, tax advisor, executor, administrator, trustee or guardian;
- relevant government regulators, government ministries, statutory boards or authorities, prosecuting, tax and/or law enforcement agencies, whether local or overseas, including the Monetary Authority of Singapore, the Accounting and Corporate Regulatory Authority, and the Insolvency and Public Trustee Office, to comply with any directions, laws, rules, guidelines, regulations or schemes issued or administered by any of them;
- the Central Provident Fund Board and its agent banks in relation to CPF investment products, payment schemes and processing excess payment refunds;
- brokerage houses, Central Depository (Pte) Limited, fund houses, registrars, custodians, nominee banks, external banks and investment vehicles in relation to asset management and investment product settlement processing;
- external business and charity partners in relation to corporate promotional events;
- any swap repository, trade data repository, reporting agent, clearing house, clearing or settlement systems, centralised clearing party (including any clearing member of such clearing house or centralised clearing party), clearing broker, stock exchanges, multilateral or other trading facility, system or platform or such other communication network or auction facility;
- specialised payment networks, companies or institutions such as SWIFT;
- your agents, representatives and any other party acting on your behalf or to whom you authorise us to disclose your personal data to;
- with prospective purchasers and assignees in the event our business, or any part thereof, is sold or re-organised, or in the event that any product entered into with a client is sold, transferred or assigned in whole or in part;
- any other person or entity the Goldman Sachs Group reasonably thinks customary, necessary or advisable for the processing purposes described in this notice;
- where authorized or required by law. Examples include responding to a subpoena or similar legal process, protecting against fraud and cooperating with law enforcement or regulatory authorities. Information disclosed for these purposes may include device and online identifiers, information about your internet, browser, and network activity, and location data; and/or
- any other party where we have first obtained your consent.

## **INFORMATION SECURITY: HOW WE PROTECT YOUR PRIVACY**

The Goldman Sachs Group is committed to protecting the privacy and confidentiality of your personal data. We limit access to your personal data to authorized the Goldman Sachs Group



employees or agents and the third parties described above in the section titled *Sharing of Personal data With Other Entities*. We make reasonable security arrangements (including maintaining physical, electronic and procedural safeguards) to protect the information against loss, misuse, damage or modification and unauthorized access or disclosure.

However, due to the inherent nature of the internet, we cannot completely guarantee the security of any personal data we may have collected from or about you, or that for example no harmful code will enter our web site (for example viruses, bugs, trojan horses, spyware or adware). You should be aware of the risks associated with using web sites. Similarly, we cannot ensure the security of the information you transmit to us via the Internet or when you use our electronic services (which includes internet and mobile services), and we urge you to take every precaution to protect your personal data when you use such platforms. We recommend that you change your passwords often, use a combination of letters and numbers, and ensure that you use a secure browser.

## **USE OF COOKIES**

We use cookies on our web site. Please refer to the section “Our Use of Cookies and Your Options” in our [Cookies Policy](#) for more information.

## **LINKS TO THIRD PARTY WEBSITES**

The Goldman Sachs Group may make available on this web site third party applications such as content linking or sharing facilities. Information collected by providers of such applications is governed by their privacy policies. We are not responsible for the privacy practices of third party applications that are linked to our web site. We encourage you to learn about the privacy policies of such third party applications. Some of these third party applications may be co-branded with our logo or trademark, even though they are not operated or maintained by us. Once you have left our web site, you should check the applicable privacy policy of the third party applications to determine how they will handle any information they collect from you.

## **OUR OTHER PRIVACY POLICIES OR NOTICES; CHANGES TO POLICY**

This policy provides a general statement of the ways in which the Goldman Sachs Group protects your personal data.

This policy may be changed from time to time to reflect changes in our practices concerning the collection and use of personal data. If we make material changes to this policy, we will let you know by appropriate means, such as posting the revised copy on this page with a new effective date. Where required under applicable law, we will obtain your consent to the changes to this policy. The revised policy will be effective immediately upon posting to our web site.

## **CONTACTING US – FEEDBACK AND EXERCISING YOUR RIGHTS IN RELATION TO YOUR PERSONAL DATA**

Subject to requirements under applicable law, you have the following rights in relation to your personal data:

- You are entitled to access any personal data about you held by the Goldman Sachs Group by sending a written request to the applicable individual identified below, as well as information on how that personal data has been used and disclosed by us in the last 12 months;
- You are also entitled to have us modify or delete any information that you believe is incorrect or out of date;
- Where you have provided us with your consent, you may withdraw that consent at any time. However, depending on the scope of consent withdrawn, we may not be able to continue providing you with the requested products or services;
- In certain situations, you may also have a right of data portability, where you may request the transfer of your personal data which is in our possession or under our control to another organisation (to the extent that this is permitted under applicable law).

You may be required to supply a valid means of identification as a security precaution to assist us in preventing the unauthorized disclosure of your personal data. We will process your request within the time provided by applicable law. We may charge you a reasonable fee for processing your access request.

If your personal data has been provided to us by a third party (e.g. The Central Depository (Pte) Limited), you should contact such party directly to make any queries, feedback, and access and correction requests to the Goldman Sachs Group on your behalf.

We may occasionally contact you by post, telephone, electronic mail, facsimile, etc., with details of products and services that we believe may be of interest to you. Where required by applicable law, we will obtain your consent before contacting you regarding such products and services. If you do not wish to be contacted in this way, if you wish to exercise your rights of correction and access, or if you require further information regarding our privacy policies and practices in the above-referenced regions, please reach out to the Goldman Sachs privacy email address [gs-privacy@gs.com](mailto:gs-privacy@gs.com) with the subject line “Singapore Privacy”.

# Our Use of Cookies and Your Options

**By using a Goldman Sachs web site with your browser settings adjusted to accept cookies you consent to our use of cookies and other tools to provide the products and services available on those sites.** If you would like to modify your browser to notify you when you receive a new cookie or to disable cookies altogether, please refer to Managing Cookies below.

## Cookies and How We Use Them

Cookies are small text files that may be placed on your web browser when you visit our web sites or when you view advertisements we have placed on other web sites. Cookies allow your browser to remember some specific information which the web server can later retrieve and use. When you quit your browser, some cookies are stored in your computer's memory, while some expire or disappear.

Cookies are used primarily for administrative purposes, to improve your experience with our web sites. Examples of this would include the use of cookies:

- To improve site security by “authenticating” you (i.e., verify that you are who you say you are) when you sign-in to our site.
- To keep track of your specified preferences such as language, time zone and timeouts after periods of inactivity.
- To allow you to navigate our sites more easily by “remembering” your identity so that you do not have to input your password multiple times as you move between pages or services.
- To better tailor our products and services to your interests and needs. For example, cookies information may be identified and disclosed to our vendors and business partners to generate consumer insights.

In addition to administrative uses, we may also use cookies in one or more of the following ways, depending on the web site you are using:

- To conduct research and analytics to improve our web sites and our products and services. This includes compiling statistical information concerning, among other things, the browser you use, the operating system you are using, your IP address, and your clickstream information and time stamp (which may include for example, information about which pages you have viewed, the time the pages were accessed and the time spent per web page).
- To use such information to understand how people use our web sites and platforms, and to help us improve their structure and contents.

We sometimes use cookies from third party companies to provide us with web analytics and intelligence about our web sites and platforms. These companies collect information about your interaction with our web sites and platforms. We use such information to compile statistics about visitors who interact with the web sites, platforms and other Goldman Sachs online content, to gauge the effectiveness of our communications, and to enable us to provide more pertinent information to you.

This paragraph applies only to the [www.gs.com](http://www.gs.com) web site. That site may use third parties to serve advertisements as described immediately above. To do so, these parties may place or recognize a unique cookie on your browser (including through the use of pixel tags) to gather information concerning your use of our that site and other web sites and, based on that information, serve advertisements that may be of interest to you. If you would like more information about this practice, and to learn how to opt out of it on the particular device on which you are accessing this Privacy and Cookies Policy, please visit <http://optout.aboutads.info/#/>. The [www.gs.com](http://www.gs.com) site adheres to the interest-based advertising principles of the Digital Advertising Alliance, available at <http://www.aboutads.info/principles>.

For more information on how we collect and use information that is identifiable to you, please refer to our Privacy Policy.

### **Managing Cookies**

If you do not agree to our use of cookies and other technologies as set out in this Privacy Policy, you should delete or disable the cookies associated with our web sites and platforms by changing the settings on your browser accordingly. The Help menu on the menu bar of most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie and how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on's settings or visiting the web site of its manufacturer. Some of our sites employ "functionality cookies" that help the site remember your settings and preferences for use when you visit the site in the future. This provides a more tailored and pleasant user experience. These cookies store information in multiple places. On those site using functionality cookies, you will find a "Delete Cookies" feature on every page that will allow you to delete these cookies completely from your device. Please note that, if you decline to use cookies, you may experience reduced functionality and, for sites using authentication-related cookies, declining cookies will prevent you from using the web site altogether. To learn more about what cookies are set on your computer as you browse the web and how to manage or delete them, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).