COOKIES STATEMENT

HTTP cookies are small bits of data set by a website or app and stored on the user's computer while the user is browsing. Expression Engine uses a number of cookies to help create a nicer user experience, both for guests and logged in members.

INTRODUCTION

In the spirit of transparency, this Cookie Protocol ("Protocol") provides detailed information about cookies and JavaScript libraries, how we use them, and how our website visitors can manage them when they visit HBL website ("website") or HBL web-based interface ("web-based interface").

Cookies make it easy and efficient for visitors to navigate and interact with the HBL website and HBL web-based interface.

From time to time, we may update this Protocol due to changes in applicable legal framework, technology or our business model. If we do, we'll notify you by posting the Protocol on our website with a new effective date, prior to the update becoming effective.

COOKIES & JAVASCRIPT LIBRARIES IN GENERAL

Cookies are small text files that we place on our website visitor's device (e.g. computer or smartphone) when they visit our website and web-based interface. We will always ask your consent to set cookies e.g., to remember your preferences or personalize content that is more relevant to them. However, we won't ask them their consent for cookies (Session Cookies & First Party Cookies) that are strictly necessary for specific functionalities of our services, i.e. without which you wouldn't be able to undertake certain activities.

Javascript libraries are snippets of codes we run on website and web-based interface that are executed when certain actions take place.

TYPES OF COOKIES

Session cookies: these cookies remain in our website visitor's browser during their browser session only, i.e. until they leave the website or web-based interface.

Persistent cookies: these cookies remain in our website visitor's browser for a set period of time after the browser session expires (unless they delete them in advance).

First-party cookies: these cookies are created by us, that is the domain our website visitors are visiting (i.e. the website displayed in the URL window).

Third-party cookies: these cookies are created by domains other than the one our website visitors are visiting at the time.

COOKIES USED BY HBL

HBL uses data collected by first party cookies, third party cookies and JavaScript libraries set on our website and web-based interface to:

- Improve our website visitor's user experience by remembering choices they make

- Analyse the use of our products and services

- Deliver personalised experience Increase the overall performance

- Provide assistance during our website visitor's visit and use of our products and services

- Assist us in our promotional and marketing activities

Cookies on our website and web-based interface are grouped into three categories explained below.

MANAGING COOKIES

When our website visitors first visit our website or web-based interface you will see our Cookie Declaration where they can manage your cookie settings. They can change or withdraw their consent at any time (see "change your consent" below).

Information about procedure on how to enable, disable or remove cookies can be found on our website visitor's Internet browser provider's website via their help screen.

Find out how to manage cookies on popular browsers:

- [Google Chrome](#)

- [Microsoft Edge](#)

- [Mozilla Firefox](#)

- [Microsoft Internet Explorer](#)

- [Opera](#)

- [Apple Safari](#)

To find information relating to other browsers, visit the browser developer's website. To opt out of being tracked by Google Analytics across all websites, visit http://tools.google.com/dlpage/gaoptout.

If our website visitor's elect not to activate the cookies, or later to disable cookies, they may still visit our website and web-based interface, but their ability to use some features or areas of the website and web-based interface may be limited.

Necessary (3)

We use necessary cookies to make our website and web-based interface work properly. Necessary cookies enable core functionalities such as security, network management, and accessibility.

Name	Provider	Purpose	Expiry	Type
csrf_token	HBL.com	Ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	2 Hours	HTTP Cookie
last_visit	HBL.com	Date of the user's last visit. Can be shown as a statistic for members and used by the forum to show unread topics for both members and guests.	1 Year	HTTP Cookie
last_activity	HBL.com	Records the time of the last page load. Used in conjunction with the last visit cookie.	1 Year	HTTP Cookie

Functionality (1)

Functionality cookies allow the website and web-based interface to remember your preferences and settings e.g., by remembering your language choice.

Name	Provider	Purpose	Expiry	Type
tracker	HBL.com	Ensures visitor browsing-security by preventing cross-site request forgery. This cookie is essential for the security of the website and visitor.	Session	Session Cookie

Analytics/Performance - Targeting/Advertising (1)

These cookies collect information that is used either in aggregate form to help us understand how our website and web-based interface are being used, how effective our marketing campaigns are, or to help us customize our web-based interface for you to enhance your experience.

HBL may use third party cookies that collect information about your browsing habits across websites in order to make advertising relevant to you and your interests. Such ads are more valuable both for you and for the advertisers.

Name	Provider	Purpose	Expiry	Type
_ga	google.com	Used to distinguish users.	2 Years	HTTP Cookie
_gid	google.com		24 Hours	HTTP Cookie
_gat	google.com	Used to throttle request rate. If Google Analytics is deployed via Google Tag Manager, this cookie will be named _dc_gtm_<property-id>.	1 Minute	HTTP Cookie
AMP_TOKEN	google.com	Contains a token that can be used to retrieve a Client ID from AMP Client ID service. Other possible values indicate opt-out, inflight request or an error retrieving a Client ID from AMP Client ID service.	30 seconds to 1 year	HTTP Cookie
gac<property-id>	google.com	Contains campaign related information for the user. If you have linked your Google Analytics and Google Ads accounts, Google Ads website conversion tags will read this cookie unless you opt-out.	90 days	HTTP Cookie
act	facebook.com	This cookie is used for Facebook analytics and research	Session	Session Cookie
datr	facebook.com	This cookie is used to identify browsers for security and integrity	2 year	HTTP Cookie
fr	facebook.com	This cookie is used for Used advertising purposes.	90 days	HTTP Cookie

pl	facebook.com	This cookie is used for login record	90 days	HTTP Cookie
presence	facebook.com	This cookie is used for site features and services, such as enabling a user to like, share and connect with our facebook page from our site.	Session	Session Cookie
sb	facebook.com	This cookie is used for identify browser to improve friend suggestions.	2 years	HTTP Cookie
wd	facebook.com	This cookie is used to optimize site performance for advertisers.	7 days	HTTP Cookie
xs	facebook.com	This cookie is used to authenticate identity	90 days	HTTP Cookie
PushSubscriberStatus	pushengage.com	This cookie is used to get the status of subscriber.	4 years	HTTP Cookie
peclosed	pushengage.com	This cookie stores the value when subscription optin was closed	4 years	HTTP Cookie
_stat_track_s_id	personyze.com	Used to track user behavior	Session	Session Cookie
stat_track_u_id	personyze.com	Used to track user behavior	Unlimited	HTTP Cookie