

## CRISIL Cookie Notice

Last Updated: March 28, 2022

This Cookie Notice applies to CRISIL Ltd. and its affiliates, (collectively or individually, as applicable, referred to as "CRISIL", "Company", "we", "our", "us") and the CRISIL websites and applications including those linked to [www.crisil.com](http://www.crisil.com) ("Websites"). This Cookie Notice explains how we use cookies and similar technologies when you visit our websites and/or use our web applications. It explains what these technologies are and why we use them, as well as your rights to control our use of them.

### What are cookies?

Cookies are small text files stored by your web browser when you use websites. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information.

Where required by applicable law, we will obtain your consent before we place any cookies on your device that are not strictly necessary for the functioning of our Websites.

Cookies set by the website owner (in this case, CRISIL) are called "first party Cookies". Cookies set by parties other than the website owner are called "third party Cookies". Third party Cookies enable third party features or functionality to be provided on or through the website (e.g. like advertising, interactive content and analytics). The parties that set these third party Cookies can recognize your computer both when it visits the website in question and also when it visits certain other websites.

### What Cookies do we use?

We use first party and third party Cookies for several reasons. Our first party Cookies are required for technical reasons in order for our Websites to operate, and we refer to these as "essential" or "strictly necessary" Cookies. Other first and third party Cookies also enable us to track and target the interests of our users to enhance the experience on our Websites. Third parties also serve Cookies through our Websites for advertising, analytics and other purposes. This is described in more detail below.

The types of first and third party Cookies served through our Websites and the purposes they perform are described below. Please note that the specific Cookies served may vary depending on the specific Website you visit. We encourage you to interact with different categories of Cookies and adjust your preferences by referring to the section on Browser Controls. However, blocking some types of Cookies may impact your experience of the Websites and impair the services we are able to offer. You can find more detailed information about how to control Cookies later in this Cookie Notice.

We use Cookies on this site in four main ways:

- "Strictly necessary" Cookies, which are first party Cookies and are essential to the functioning of the website that must be set to allow us to deliver the Website to you and to provide specific services that you request from us. They are usually only set in response to actions made by you

which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. The services offered by our Websites that require Cookies in order to function include: account log-in, shopping basket/online store, billing and comments/blog features.

- “Performance” Cookies, which are first party Cookies that help us to collect information about how visitors use our Websites and helps us with site analysis and improvements. Performance Cookies will remain on your computer after you close your browser. We use all information collected by these Cookies in aggregated form, rather than linking it to individual Website users. Where permitted by applicable law, we will deploy first party performance Cookies automatically when you visit our Websites. If you opt out of, or do not allow, these Cookies (as applicable), we will not know when you have visited our Websites and will not be able to monitor its performance.
- “Functionality” Cookies, which allow our Websites to remember your choices or preferences, such as information on online forms or previous orders. These Cookies enable you to move around our Websites and use its features such as accessing secure areas (e.g. content for registered users). These Cookies allow us to offer you a personalized experience while using the Website. They are not used to track your browsing activity on other websites. They may be set by us or by third party providers whose services we have added to our pages. The information gained through the use of functional Cookies is anonymous (if not logged in through the account created on the website) and is not used for any other purpose. If you do not allow these Cookies then some or all of these services may not function properly.
- “Targeting” Cookies, which are third party Cookies set through our Websites by our advertising partners. These companies may use information about your visits to this and other websites in order to provide relevant advertisements about goods and services that you may be interested in. They may also employ technology that is used to measure the effectiveness of advertisements. They do not directly store personal information but are based on uniquely identifying your browser and internet device. If you do not allow these Cookies, you will still experience advertising but it will be less targeted to you.

### **How do we use Google Analytics on our Websites?**

All our Websites make use of Cookies provided by Google Analytics to better understand how visitors use them. Google Analytics makes use of first party performance and targeting Cookies placed through our Websites to provide us with information about users of our Websites. Google or its affiliate DoubleClick may recognize Cookies placed through our Websites when you visit other websites and applications. Personal information generated by these Cookies about your use of our Websites (including your IP address) will be transmitted to and stored by Google on servers in the United States of America. Google will use this information to evaluate your use of our Websites on our behalf and will compile reports on your activity for us.

For more information about how Google collects, uses, and shares your information collected through Google Analytics, including information collected through our Websites, please visit the Google Privacy Policy - Partners website at <https://www.google.com/policies/privacy/partners/> or see Google’s own Privacy Policy at <https://policies.google.com/privacy> .

## **Technologies similar to Cookies**

Cookies are not the only way to recognize or track visitors to a website. We may use other, similar technologies from time to time, such as HTML5 Local Storage and local shared objects (LSOs). LSOs are used by the authors of files that are read by Media Players and the websites hosting those files. We may use HTML5 Local Storage, LSOs, and similar technologies for authenticating you, keeping track of information you have provided to us, and remembering your preferences (see bullet points above). When you are using an CRISIL application offline, we may store information related to how you used that website on your device and then transfer it to our servers the next time you connect online to our service. However, all information collected by us, using any of the tracking methods, will be processed in accordance with this Cookie Notice and the [CRISIL Global Corporate Privacy Policy](#) as applicable.

### Web beacons and embedded scripts

Web beacons (sometimes called "tracking pixels" or "clear gifs") are tiny graphics files that contain a unique identifier that enable us to recognize when someone has visited our Websites or opened an e-mail that we have sent them. This allows us, for example, to monitor the traffic patterns of users from one page within our Websites to another, to deliver or communicate with Cookies, to understand whether you have come to our Websites from an online advertisement displayed on a third-party website, to improve site performance, and to measure the success of e-mail marketing campaigns. If you do not wish to enable such tracking, please do not download any images in such emails, or alternatively please unsubscribe from our mailing lists by updating your choices on our preference page or by following the link at the bottom of each email. In many instances, these technologies are also reliant on Cookies to function properly, and so declining performance Cookies will impair their functioning.

Embedded scripts are bits of programming code included within some of our web pages that measure how you use those web pages, such as which links you click. We use this information to improve our websites, tailor our websites to your likely interests, and conduct market research. You may be able to turn off scripting functionality, such as JavaScript, within your browser (please refer to your browser's help function). Note that if you disable scripting functionality, some Websites may not function properly.

In this Cookie Notice, references to "Cookies" are to Cookies and to the similar tracking technologies referred to above.

## **How can you control Cookies?**

You have the right to decide whether to accept or reject Cookies. You can set or amend your web browser controls to accept or refuse Cookies.

You can amend your Cookies choices at any time, including by withdrawing your consent to Cookies, by changing your web browser controls. If you choose to reject Cookies, you may still use our Websites though your access to some functionality and areas of our Websites may be restricted. You may need to refresh your page for your settings to take effect.

### **Browser controls**

Most browsers will allow you to see what Cookies you have and delete them on an individual basis or block Cookies from particular or all sites. You may use your browser's help function to learn more about Cookie control. However, be aware that any preference set will be lost if you delete all Cookies, including your preference to opt-out from Cookies as this itself requires an opt-out cookie to have been set.

If you are visiting this site using a mobile device such as a smartphone or tablet, please also refer to the manufacturer's instructions on how to manage Cookies.

### **Third party advertising opt-out**

In addition, most advertising networks offer you a way to opt out of targeted advertising.

If you want to opt out of Google Analytics, you can download and install the opt-out browser add-on developed by Google for your web browser. For more information about Google Analytics' currently available opt-outs, please see <https://tools.google.com/dlpage/gaoptout>.

These opt out tools are provided by third parties, not CRISIL. CRISIL does not control or operate these programs or the choices that third parties provide through these tools.

PLEASE NOTE THAT THIS COOKIE NOTICE DOES NOT ADDRESS THE PRIVACY OR INFORMATION PRACTICES OF ANY THIRD PARTY.

### **How often do we update this Cookie Notice?**

We may update this Cookie Notice from time to time in order to reflect, for example, changes to the Cookies we use or for other operational, legal or regulatory reasons. Please therefore re-visit this Cookie Notice regularly to stay informed about our use of Cookies and related technologies.

### **Where can you get further information?**

If you have any questions about our use of Cookies or other technologies, please contact our Privacy Office at [privacy@crisil.com](mailto:privacy@crisil.com).

You may also refer to our [CRISIL Global Corporate Privacy Policy](#) to know more about your rights in relation to personal information we collect or otherwise process Cookies.