

What's changing in our Cookie Declaration

We're updating our SmartyGrants Cookie Declaration, effective 2 July 2026. Here's a plain-English summary of what's changed and why. Our Cookie declarations can be viewed at <https://www.smartygrants.com/policies#cookies-declaration>.

1 New: clearer disclosure of where cookie data goes

We've added detail on where cookie data is processed. Some of our cookie providers, including Google and Segment, are based in the United States. Amazon Web Services may also process some limited connection data overseas. We take reasonable steps to make sure any provider handling this data does so consistently with Australian and New Zealand privacy law.

2 New: information for New Zealand users

We've added a dedicated section for users in New Zealand, covering how cookie and analytics data may be collected indirectly through third-party tools, and confirming your rights to access and correct personal information we hold about you.

3 What cookies we use

As before, we use two kinds of cookies:

- Strictly necessary cookies, which keep you logged in, keep our services secure, and let us provide support. These don't require your consent because SmartyGrants can't function properly without them.
- Other cookies, mainly for analytics, which help us understand how our services are used so we can improve them. We'll ask for your consent to these where required by law.

4 Questions

If you have any questions about our use of cookies, you can find our contact details at smartygrants.com/about/contact-us.

This summary is a plain-English guide. The Cookie Declaration itself is the authoritative document.