

COOKIES POLICY

1. INTRODUCTION

This Cookies Policy explains how AffordaLive Pty Ltd ABN/ACN 52 700 935 940 uses cookies and similar technologies in connection with the AffordaLive website and platform.

In this Cookies Policy, “we”, “us” and “our” mean AffordaLive Pty Ltd ABN/ACN 52 700 935 940.

This Cookies Policy applies when you access or use the AffordaLive website at <https://affordalive.com.au>, the AffordaLive platform or any related page or online service that links to this Cookies Policy.

It describes:

- (a) the types of cookies and similar technologies we may use;
- (b) the purposes for which we use them;
- (c) the third parties that may place or access them; and
- (d) how you can manage your cookie preferences.

Cookies are small data files stored on or accessed through your browser or device. Similar technologies may include pixels, tags, local storage, software development kits, device identifiers and server logs.

Some cookies are necessary for the website or platform to function. Other cookies may be used for preferences, analytics, performance or marketing, where implemented and permitted by law.

This Cookies Policy should be read together with our Privacy Policy, which explains how we collect, hold, use and disclose personal information.

We may update this Cookies Policy from time to time to reflect changes to our technology, practices, service providers or legal obligations.

The current version will be published on the website together with its effective date. Where a change materially affects how we use cookies or personal information, we will take reasonable steps to notify affected users and obtain consent where required by law before the change takes effect.

2. TYPES OF COOKIES WE USE

- (a) A cookie is a small data file stored on or accessed through your browser or device when you visit a website or use an online service.
- (b) Cookies and similar technologies may help the website and platform operate, remember your preferences, maintain security, understand how users interact with our services and improve performance.
- (c) We may use different categories of cookies depending on the features and service providers used on the website or platform.
- (d) Some cookies are necessary for the website or platform to function and cannot be disabled through our cookie controls. Other cookies, including analytics, functional, advertising, marketing, content and social media cookies, are optional and will be used only where implemented, disclosed and permitted by law and, where required, after consent has been obtained.
- (e) The table below describes the categories of cookies that we may use and their general purposes.

Type of cookie	Purpose and use
Strictly Necessary Cookies	These cookies are essential for the Website and Platform to operate properly. They may support core functions such as page navigation, session management, security, payment processing, form completion and remembering information entered during a session. The Website or certain features may not function

Type of cookie	Purpose and use
	correctly without these cookies.
Performance and Analytics Cookies	These cookies collect information about how visitors use the Website and Platform, including pages viewed, features used, visit frequency, session duration, referral sources, technical errors and general interaction patterns. We may use this information to monitor performance, identify issues, understand usage trends and improve the Website, Platform, Products and customer experience.
Functional Cookies	These cookies remember choices and preferences to provide a more convenient or personalised experience. They may remember login status, location or region, language, display settings, form information and other preferences. They may also support load balancing, session continuity and user-interface customisation.
Security Cookies	These cookies help protect the Website, Platform, Accounts and users. They may be used to authenticate users, detect suspicious activity, prevent fraud or unauthorised access, enforce security controls and support incident investigation. Security cookies may be treated as strictly necessary or functional cookies, depending on their purpose.
Advertising and Marketing Cookies	These cookies may be used to understand the effectiveness of marketing campaigns, build audience segments and display advertising that may be more relevant to your interests. They may record that you visited the Website and may be placed or accessed by third-party advertising or marketing providers. We will only use these cookies where they are implemented, disclosed and permitted by law.
Content and Social Media Cookies	These cookies may be placed by third-party tools or plugins that support embedded content or social media functions, such as videos, maps, sharing buttons or external media. Those third parties may use the information collected for analytics, market research or advertising in accordance with their own privacy and cookie policies.
Preference Cookies	These cookies remember information about how you prefer the Website or Platform to operate, such as language, region, layout, accessibility settings and other display choices.
Third-Party Cookies	Some cookies may be placed or accessed by third-party service providers that assist with hosting, analytics, payments, security, communications, embedded content or marketing. The use of those cookies is also governed by the relevant third party's privacy and cookie terms.

- (f) The categories described above do not necessarily mean that every category is currently used on the website or platform. We will only use optional analytics, functional, advertising, marketing, content or social media cookies where the relevant technology has been implemented, appropriately disclosed and, where required by law, activated after the user has consented. Where available, our cookie preference tool or cookie register will identify the cookies and third-party technologies currently in use.

3. HOW LONG WILL COOKIES REMAIN ON YOUR DEVICE

- (a) The length of time a cookie remains on your browser or device depends on whether it is a session cookie or a persistent cookie.
- (b) Session cookies generally remain active only while your browser is open and are deleted when you close your browser or end the relevant session.
- (c) Persistent cookies remain on your browser or device after you close your browser. They remain until:
- (i) the cookie reaches its set expiry date;
 - (ii) you delete it through your browser or device settings;

- (iii) you withdraw consent and the relevant cookie is removed, where applicable; or
- (iv) the party that placed the cookie removes or replaces it.
- (d) The lifespan of a persistent cookie varies depending on its purpose and may range from a few minutes to the period identified in our cookie preference tool or cookie register.
- (e) We will take reasonable steps to configure cookies so that they remain active only for as long as reasonably necessary for their stated purpose.
- (f) Third-party cookies are retained in accordance with the settings and retention practices of the relevant third party, subject to any controls reasonably available to us and applicable law.
- (g) You can view, manage or delete cookies through your browser or device settings.

4. HOW THIRD PARTIES USE COOKIES ON THE WEBSITE

- (a) We may allow third-party service providers to place or access cookies and similar technologies through the website or platform where those technologies are implemented, disclosed and permitted by law and, where required, after consent has been obtained.
- (b) Third parties may use cookies to:
 - (i) provide analytics and performance measurement;
 - (ii) identify technical issues and monitor service reliability;
 - (iii) support security, fraud prevention and session management;
 - (iv) process payments or enable embedded functionality;
 - (v) measure the effectiveness of communications or marketing; and
 - (vi) provide content, social media or advertising features.
- (c) Where implemented, we may use third-party analytics providers to help us understand how users interact with the website and platform. The identity of any analytics provider currently in use will be disclosed through our cookie preference tool, cookie register or another notice made available on the website.
- (d) These providers may collect information such as:
 - (i) your IP address;
 - (ii) device and browser information;
 - (iii) pages viewed;
 - (iv) links or features used;
 - (v) referral sources;
 - (vi) session duration; and
 - (vii) dates and times of access.
- (e) Third-party providers may process information on servers located outside Australia and may combine information collected through the website or platform with information obtained through other websites, applications or services, subject to applicable law and their own privacy and cookie policies.
- (f) Further information about how we handle personal information, including disclosures to overseas recipients and the countries in which recipients may be located, is set out in our Privacy Policy.
- (g) Although we do not control all aspects of third-party cookies, we take reasonable steps when selecting and managing providers and using available settings to ensure their operation, retention periods and data-handling practices are appropriate for our use and comply with applicable law.

- (h) You may review the privacy and cookie policies of the relevant third-party provider for further information about how it handles information and how you may exercise available choices, but those policies do not limit any rights you have under applicable law.
- (i) Where required by law, optional third-party analytics, functional, advertising, marketing, content or social media cookies will not be activated unless you have provided consent, and you may withdraw that consent at any time through our available cookie controls.
- (j) You may also manage or disable third-party cookies through our cookie controls, where available, or through your browser or device settings.

5. HOW TO CONTROL COOKIES

- (a) You can usually control and manage cookies through your browser or device settings.
- (b) Depending on your browser or device, you may be able to:
 - (i) view the cookies stored on your device;
 - (ii) allow or block all cookies;
 - (iii) allow or block cookies from particular websites;
 - (iv) block third-party cookies;
 - (v) delete cookies when you close your browser;
 - (vi) delete existing cookies; and
 - (vii) receive a notification before a cookie is stored.
- (c) Where the website provides a cookie preference tool or consent banner, you may use it to manage optional cookie categories and withdraw any consent previously given.
- (d) Strictly necessary cookies cannot be disabled through our cookie controls because they are required for the website or platform to operate securely and correctly, but you may be able to block them through your browser or device settings.
- (e) Blocking or deleting cookies may affect your experience and may cause some parts of the website or platform to function incorrectly or become unavailable.
- (f) Your cookie preferences may be stored using a cookie. If you delete that cookie, clear your browser data or use a different browser or device, you may need to set your preferences again.
- (g) Some third-party analytics, advertising and content providers offer their own tools for managing or opting out of tracking. Those choices are provided and managed by the relevant provider and may not prevent all data collection or advertising, but they do not limit any rights or choices available under applicable law or through our cookie controls.
- (h) You may also adjust privacy and tracking settings on your browser, device or operating system.

2 CONTACT US

For further information, to exercise a privacy right or to make a complaint about this Cookies Policy or our use of cookies and similar technologies, please contact us using the following details:

Legal Entity: AffordaLive Pty Ltd

Email: contact@affordalive.com.au

Website: <https://affordalive.com.au>

This Cookies Policy is effective from 5 August 2026 and was last updated on 5 August 2026.