NexPay

Cookie Policy

NexPay — International Education Payments

Operated by Nexpay Pty Ltd (ABN 56 153 910 984) · AFSL No. 560782

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This Cookie Policy explains how NexPay uses cookies and similar technologies on its websites, and how you can manage your choices. It should be read together with our Privacy Policy. Where consent is required (for example in the United Kingdom and European Union under the Privacy and Electronic Communications rules and the GDPR, and consistent with the Australian Privacy Principles), we will ask for it before setting non-essential cookies.

1. What cookies are

A cookie is a small text file placed on your device when you visit a website. Similar technologies (such as pixels, tags, local storage and software development kits) work in comparable ways. We use these to operate the site securely, remember your preferences, and understand how the site is used.

2. The categories of cookies we use

Strictly necessary	Required for the site to function and to keep it secure — for example session management, load balancing, and bot/abuse protection (Cloudflare Turnstile). These do not require consent and cannot be switched off through our banner.
Functional	Remember your choices, such as language and region, to improve your experience. Set only with consent where required.
Performance / analytics	Help us understand how the site and platform are used so we can improve them — for example Google Analytics 4 (with IP truncation), Cloudflare Web Analytics (which does not use cookies) and PostHog. For signed-in users, PostHog receives information that identifies you (such as your user ID, name and email), feature and payment-flow events, and session recordings with form inputs and chat content masked. Set only with consent where required.
Marketing	Measure which advertising brings visitors to the site. Set only with consent where required.

The specific third parties that may set cookies or process related data, and where they host data, are listed in the sub-processor table on our Trust & Regulatory page. We do not use cookies to store sensitive personal information.

3. Managing your choices

When you first visit our site (in regions where consent is required) you will see a **cookie consent banner** that lets you accept all cookies, reject all non-essential cookies, or choose by category. You can change or withdraw your choices at any time through the “Cookie settings” link in the website footer. You can also control or delete cookies through your browser settings; if you block all cookies, some parts of the site may not work properly.

We aim to honour recognised browser-level signals (such as Global Privacy Control) as a request to opt out of non-essential cookies, where technically supported.

4. Changes and contact

We may update this Cookie Policy from time to time; the current version is always available on our website. Questions can be directed to support@nexpay.com.au.