Cookie Policy

Last Updated: October 6, 2026

This Cookie Policy explains how SMART ENERGY PROVIDER LLC ("Smart Energy Pay", "we", "us" or "our"), a Florida limited liability company with its principal office at 101 NE 43 St, Miami, FL 33137, uses cookies and similar technologies on www.smartenergypays.us and our related web pages and web app (the "Website").

Cookies help us keep the Website secure, remember your preferences, and understand how the Website is used so that we can improve it. This Cookie Policy supplements our Privacy Policy, which is available on the Website.

If you have questions about our use of cookies or how we process personal information collected through them, please contact privacy@smartenergypay.com.

1. What are cookies and how do we use them?

A cookie is a small text file that a website stores on your browser or device when you visit it. Cookies allow the Website to recognize your device and remember information about your visit.

In this policy, "cookies" also includes similar technologies, such as local storage, pixels (also called web beacons or clear GIFs), software development kits (SDKs) and device identifiers.

We use two types of cookies:

Type	What it does
Session cookies	Last only while your browser is open. They help us track your actions during a single visit, for example to keep you logged in as you move between pages.
Persistent cookies	Remain on your device between visits until they expire or you delete them. They help us recognize you, keep your login secure and remember your preferences.

Cookies may be set by us ("first-party cookies") or by trusted service providers working for us ("third-party cookies").

2. The cookies we use

Category	Purpose	Can you turn them off?
Strictly necessary	Make the Website work, for example by keeping you logged in, remembering your cookie choices and balancing traffic.	No. The Website cannot work properly without them.
Security and fraud prevention	Protect your Account and our platform, for example by recognizing your device, detecting suspicious logins and supporting identity verification. Some of these are set by our identity verification and fraud prevention providers.	No. They are needed to keep your Account and funds safe and to meet our legal obligations.
Preferences	Remember your settings, such as language and display choices.	Yes
Analytics	Help us understand how visitors use the Website, such as which pages are visited and how long visitors stay, so that we can improve it. We use Google Analytics for this.	Yes
Marketing	Help us measure the effectiveness of our campaigns and show you relevant Smart Energy Pays content on other websites.	Yes

3. Google Analytics

Our Website uses Google Analytics, a web analytics service provided by Google LLC ("Google"). Google Analytics uses cookies to collect information about how visitors use our Website, such as the pages visited, the time spent on each page, and general device and location information. Google Analytics does not log or store full IP addresses.

We use this information only to understand and improve how our Website is used. For more information, see Google's page "How Google uses information from sites or apps that use our services" at policies.google.com. You can opt out of Google Analytics by turning off analytics cookies in our cookie settings, or by installing the Google Analytics Opt-out Browser Add-on, available at tools.google.com/dlpage/gaoptout.

4. Managing your cookie preferences

You can change your cookie preferences at any time by clicking the "Cookie Settings" link at the bottom of the Website. You cannot turn off strictly necessary or security cookies through our cookie settings, because the Website and your Account cannot work safely without them.

You can also block or delete cookies through your browser settings. Your browser's help function will tell you how to do this. Please note that if you block all cookies, including strictly necessary cookies, parts of the Website may not work, and you may not be able to log in to your Account.

Global Privacy Control

We recognize the Global Privacy Control (GPC) signal. If your browser sends a GPC signal, we will treat it as a request to opt out of marketing cookies and any "sale" or "sharing" of your personal information for targeted advertising, as described in Section 6, for that browser.

Do Not Track

Some browsers offer a "Do Not Track" setting. Because there is no common standard for how to respond to these signals, our Website does not currently respond to them. We do respond to GPC signals, as described above.

5. Links to other websites

Our Website may contain links to websites that we do not own or control. We are not responsible for the privacy or security practices of those websites, which may use their own cookies. We encourage you to read the privacy policy of every website you visit.

6. Other information

Retention

Cookies stay on your device for different periods depending on their purpose. Session cookies are deleted when you close your browser. Persistent cookies stay until they expire or you delete them. We keep personal information collected through cookies only as long as needed for the purposes described in this policy and in our Privacy Policy.

Your privacy rights

Depending on the U.S. state where you live, you may have rights over personal information collected through cookies, including the right to know what we collect, to request deletion, and to opt out of the "sale" or "sharing" of your personal information or its use for targeted advertising. You can opt out by turning off marketing cookies in our cookie settings or by

using a GPC signal. For more information about your rights and how to exercise them, please see our Privacy Policy or contact privacy@smartenergypay.com.

Personal information that we collect to provide financial services to you is also protected under the Gramm-Leach-Bliley Act and is described in our U.S. Consumer Privacy Notice.

Children

Our Website is not directed at children under 13 (or under 18 for our financial services), and we do not knowingly collect personal information from them through cookies.

Changes to this Cookie Policy

We may update this Cookie Policy from time to time, for example if we change the cookies we use. We will post the updated version on the Website with a new "Last Updated" date. Where required by law, we will ask for your consent again.

Contact us

SMART ENERGY PROVIDER LLC, 101 NE 43 St, Miami, FL 33137, United States of America. Email: privacy@smartenergypay.com