



Questions & Answers

What is SmartyPig?

SmartyPig is the first online saving solution that helps you save for a specific goal by making savings goals public, so family and friends can help you reach your savings goal faster. SmartyPig also gives you a competitive interest rate AND offers additional value boosts from retail partners when you reach your goal.

Is SmartyPig a bank?

SmartyPig is an online savings solution that offers users savings accounts with a very competitive interest rate and the option of participating in an affinity program for an additional value boost to one's savings. SmartyPig's strategic Australian banking partner is ANZ, a publicly traded bank (ASX: ANZ).

Is SmartyPig secure, and are my funds safe?

SmartyPig.com.au is tested and certified daily to pass the McAfee® SECURE Security Scan. McAfee® is the world's leading provider of website security services and probes SmartyPig.com.au daily for known vulnerabilities. SmartyPig.com.au utilises the most trusted and secure option for SSL, VeriSign® True 128-bit Extended Validation SSL. This provides the strongest encryption available. SmartyPig also undergoes regular financial and security audits. Your SmartyPig funds are held and secured with ANZ.

What kind of accounts can be opened with SmartyPig?

SmartyPig only offers customers interest-bearing savings accounts.

What does it cost to open and keep a SmartyPig account?

Nothing. Opening and maintaining a SmartyPig account is free.

Can a customer have more than one SmartyPig account and goal?

Yes. A customer can have as many savings accounts as they wish, each with an unlimited amount of savings goals.

What benefits does SmartyPig offer?

Savings goals can be made public (But don't worry, we don't display any of your private banking information) so as to allow family and friends access to make contributions. Because SmartyPig allows users to make goals "public" it is a secure, fun, and easy way to encourage friends and family to help users reach their goals. So it's not just about financial support, it's about moral support.

SmartyPig also provides unmatched incentives to save through the unique combination of a competitive interest rate and a retail value boost to make your savings dollar stretch further than you ever thought possible.

Lastly, SmartyPig provides families with a great tool to teach financial responsibility.

How is SmartyPig different from other online savings opportunities?

SmartyPig is like a bank, an internet company and a social networking site all rolled into one. We call it “the social side of saving,” because SmartyPig allows users to make their goals public, offering a fun and unique way to get others involved, and namely, help them reach their goals even faster. The SmartyPig process is patent pending.

How old do you have to be to open a SmartyPig account?

In Australia, an account owner needs to be 16 years old, but parents can give minors view only access to specific accounts, making the experience an educational and rewarding one.

What does it mean to open a “public” goal?

Public goals allow the account owner to invite family and friends to view and/or contribute to a savings goal – but only if the account owner chooses that option. SmartyPig’s secure online registration and verification uses your unique e-mail address to ensure ID of both the account owner and contributor are correct. Individuals who choose to make their goals private will not be searchable by outside individuals.

Can other people see goal information?

Only if a goal is designated as public. And then, only people invited by the account holder (or who know the account holder’s e-mail address) can obtain access to see extremely limited information. Most you can display: name of goal(s), how far to go to reach goal(s), money saved so far. And there are varying degrees of what information is available for customers to display.

With whom does SmartyPig have strategic alliances?

SmartyPig has developed several partnerships to provide customers with top-rate service. Our Australian bank partner is ANZ. Our Security & Platform Provider is DataVision, a leading provider of full-service data capture, data integration and data engineering for numerous Fortune 500 companies like Principal Financial, Wells Fargo and Bank of America.