

Financing Trigger Terms

What are trigger terms?

Trigger terms are words or phrases, whether positively or negatively mentioned (e.g., “no annual fee”), that prompt additional regulatory disclosures in the headline, subhead, and/or disclosure of the advertisement to clarify the credit costs and terms that are being promoted.

Trigger terms to be aware of when promoting financing include, but are not limited to:

- No interest
- 0% APR
- Statement of interest, such as 9.9% APR
- Circumstances under which a finance charge may be imposed
- No annual fee*
- No pre-payment penalties*
- Monthly payment amount
- Explanation of how a finance charge is determined
- When a finance charge begins to accrue

You **can** use trigger terms in your advertisement, but more space is required to accommodate the full disclosures.

Find full disclosure language in each [Advertising Guide](#).

Space limitations?

Skip the trigger terms and use general financing mentions. General terms can be used anytime — or when it’s more practical due to space limitations. Here’s an example:

“Special Financing available for XX months
Subject to credit approval. Ask for details.”

For more details and examples, reference the general financing section of the [Advertising Guides](#).

Phrases or words to avoid

- **“Savings”** — cannot use when referring to the credit card program or financing, or in close proximity to financing.
- **“Instant Credit Approval”** — cannot use because not all credit applications are approved. You may say *“Quick Credit Decisions”* or other similar wording.
- **“Free”** — cannot use when referring to the credit card program or financing.
- **“Same As Cash”** — cannot use, as we do not offer a promotion that can be described with this phrase.
- **“No Credit Check”** — cannot use because we do obtain a credit report on credit applications.
- **“Fixed”** — cannot use when referring to an APR.
- **“Partner”** or **“Partnership”** — cannot use when referring to your relationship with Wells Fargo because we are not legal partners.
- **“No Payments”** — cannot use, as our credit term plans require monthly payments.

More information

More advertising resources are available on the Marketing tab of the Online Resource Center at wellsfargo.com/retailservices.

*If you use ONLY “no annual fee” or “no pre-payment penalties” in your advertisement (with NO other trigger terms), you may use this disclosure: “The [Card Name] credit card is issued with approved credit by Wells Fargo Bank, N.A. For new accounts, the APR for Purchases is [A.A.AA%].”