

# 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](https://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%].”