

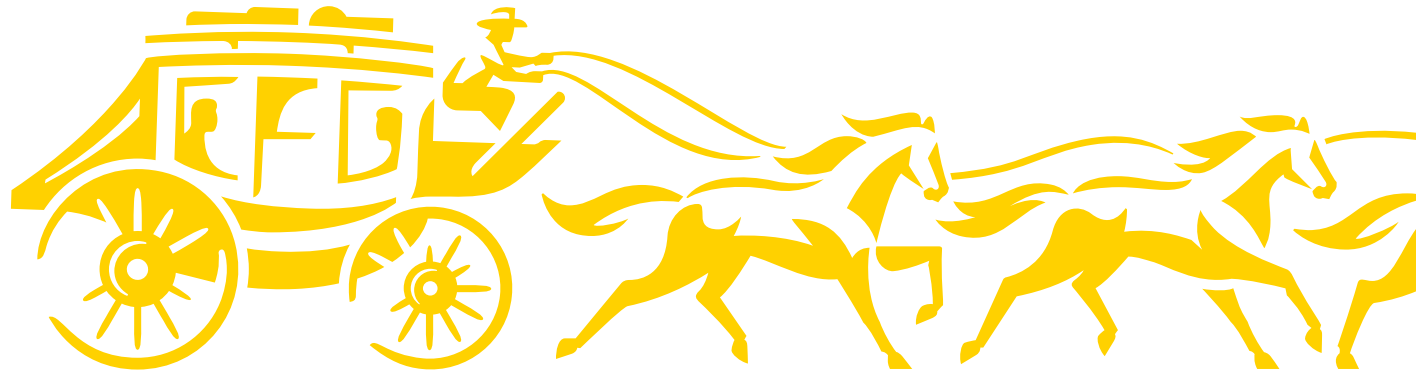


Wells Fargo Health Advantage[®] Advertising Guidelines

How to advertise your financing program
issued by Wells Fargo Bank, N.A.

Remember

Your relationship manager can help as you create ads for your financing program. You can find free access to credit card program marketing tips and resources in the Online Resource Center at wellsfargo.com/retailservices.



Inside, you'll find ...

Special financing requirements for the following plan types:

- No Interest if Paid in Full [regular minimum payment plans]
- 0% APR [equal payment plans]
- 12.99% APR [equal payment plans]
- 9.99% APR [custom payment plans]

Advertising guidelines by channel:

- Print: Newspaper, catalog, mail, billboards, small format point-of-sale
- Digital: Email, web, social media
- Broadcast: TV, radio

How to advertise monthly payments, when allowed

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This Advertising Guide describes Wells Fargo’s requirements for advertising our financing program and replaces any prior editions of this document.

At Wells Fargo, we want to help our customers succeed financially

We’re committed to making financial services available to everyone on a fair and consistent basis and providing all applicants an equal opportunity to obtain responsible consumer financing. It’s a commitment we expect not only from our team members, but also the providers that we do business with.

Fair and Responsible Lending applies to all of us and we have a shared responsibility to comply with both the spirit and letter of the law, including federal, state, and local laws that prohibit discrimination in lending and other unfair, deceptive, or abusive practices. Because we believe in providing fair and consistent access to credit, we’re firmly committed to ensuring that all credit applicants and prospective credit applicants are treated appropriately throughout the entire lending process.

Specific to Wells Fargo financing programs

Advertising guidelines from other credit card program providers do not replace these guidelines because requirements may not transfer across finance providers. Advertising guidelines are subject to change, so please check the Online Resource Center at wellsfargo.com/retailservices when designing your advertising to make sure you are using the current version of this document. The disclosures and guidelines within this document are examples only and relate solely to the advertising of Wells Fargo financing. Advertising guidelines will vary with your specific financing offer, so please refer to the correct section of the document for the appropriate guidelines. This updated edition:

- Replaces any prior editions of this document
- Gives example advertisements illustrating how to follow these guidelines
- Includes guidelines that are confidential and should not be given to outside parties, including other credit providers, customers, and cardholders
- May include guidelines that differ from other credit providers

This Document Does Not Constitute Legal Advice

Wells Fargo does not provide legal advice to providers. To make sure you comply with all laws, please also consult with your attorney for independent legal advice.

Understand the guidelines

Complying with the advertising requirements is in your and your customers' best interests. Please read this important information to understand the guidelines before you create any ads that promote the Wells Fargo financing program.

How do I do my best to ensure compliant advertising?

By advertising the details of your credit card program accurately, clearly, and conspicuously, it helps customers understand the credit costs and terms you're offering. This helps build trust and create a positive customer experience with your business and ours. The ultimate test is not just the size of the font or the location of the disclosure, but whether the information intended to be disclosed is actually conveyed to the customer.

How is advertising regulated?

State and federal laws and regulators that mandate specific rules when promoting financing include, but are not limited to:

- UDAAP (Unfair, Deceptive and Abusive Acts & Practices) laws
- Truth in Lending Act (TILA), including Regulation Z
- The Federal Trade Commission (FTC)
- Consumer Financial Protection Bureau (CFPB)
- Controlling the Assault of Non-Solicited Pornography And Marketing Act of 2003 ([CAN-SPAM Act](#))

For more information on the FTC, go to [ftc.gov](#). Information about the Consumer Financial Protection Bureau (CFPB) can be found at [consumerfinance.gov](#).

What happens if I don't follow the advertising laws and regulations?

Please consult your attorney. Wells Fargo and third-party advertisers like you are both responsible for complying with the advertising laws. Not complying may result in penalties such as fines, reputation damage, and other negative consequences for both Wells Fargo and the advertiser.

Are the guidelines for all financing programs the same?

No. Different state and federal laws apply to different consumer finance programs, and advertising guidelines from other credit card program providers do not replace ours. Our guidelines are based on Wells Fargo policy, and all requirements may not transfer across finance providers.

What kind of ads do our guidelines cover?

All advertising, in any type of media (such as online, TV, radio, print, and social media), that promotes consumer financing available through your Wells Fargo credit card program.

Understand the guidelines (continued)

What is Americans with Disabilities Act (ADA) Compliance?

The Americans with Disabilities Act (ADA) provides protection to individuals with disabilities. Under the ADA, persons with disabilities are required to be given services and accommodations in the most integrated setting appropriate to their individual needs. Wells Fargo is committed to ensuring equal access to its products and services for these individuals and has different communication aids to help our cardholders obtain important information about our card program.

For the purpose of this Advertising Guide, we'll focus on the ADA Standards for Accessible Design. To comply with the ADA Standards, all electronic and information technology must be accessible to people with a wide range of disabilities, including:

- Blindness and low vision
- Cognitive limitations
- Deafness and hearing loss
- Limited movement
- Learning disabilities
- Speech disabilities

How do I comply with the ADA Standards for Accessible Design?

As published in the [Web Content Accessibility Guidelines \(WCAG\) 2.0 Level AA](#), there are four areas of focus:

1. Perceivable

- All information is provided in alternative ways.
- Examples include, but are not limited to:
 - Alternative text is available for images
 - Closed caption is available for audio-only messages
 - Audio is available for video-only messages
- Determine if color contrast meets AA requirements: [online color assessment tool](#)

2. Operable

- Users should be able to navigate through a site using only a keyboard
- Make sure users aren't restricted by time; allow enough time for content to be read and understood
- Avoid flashes within a site that could cause a seizure

3. Understandable

- The content must be easy to read and understand
- The appearance and operation of web pages should be predictable
- Provide users with contextual help and error prevention to help avoid and correct mistakes

4. Robust

- Assistive technologies must be able to interpret your content
- Standard HTML controls currently meet the user interface component specifications

Not all financing is the same

Here's how our program works

The consumer financing program through Wells Fargo offers consumers the ability to finance purchases from you via the use of a Card and should be described as a Credit Card Program. The Card accesses a revolving line of credit that can be used for future purchases for personal, family, or household use up to the available credit limit. The Card carries an Annual Percentage Rate (APR) based upon when it was opened and is not an interest free credit card. However, special (promotional) terms may be offered.

Special terms :

No Interest if Paid in Full [regular minimum payment plans]	<ul style="list-style-type: none">• Deferred interest: Interest accrues on the promotional (special terms) purchase at the regular APR for Purchases; however, interest will not be charged if the purchase is paid in full within the promotional period.• Minimum monthly payments are required; however, paying only the minimum payment each month will not pay off the purchase balance within the promotional period.• To avoid interest charges, the customer must either pay more than the minimum monthly payment or make a lump sum payment(s) before the end of the promotional period.
0% APR [equal payment plans]	<ul style="list-style-type: none">• Customers make equal monthly payments with a 0% APR over a specified time period.• 0% APR continues to apply until the qualifying purchases are paid in full.
12.99% APR [equal payment plans]	<ul style="list-style-type: none">• Customers make monthly payments with a 12.99% APR over a specified time period.• 12.99% continues to apply until the qualifying purchases are paid in full.
9.99% APR [custom payment plans]	<ul style="list-style-type: none">• Customers make monthly payments with a 9.99% APR over a specified time period.• 9.99% continues to apply until the qualifying purchases are paid in full.

Selecting general or trigger term advertising

When creating your financing ads, there are many things to consider — like the amount of space available, the length of time your promotion is in place, the level of complexity you’re willing to commit to, etc. Use the chart below to help you find which type of advertising will work best for your advertising approach needs.

General Advertising	Promotion specific advertising/trigger terms
<p>Simplest Approach to advertising financing. Same headlines and disclosures apply to all financing plan types.</p> <p>This should be your go-to approach when you have space limitations, social media, or billboards.</p>	<p>More Complex Approach to advertising financing. Each plan has its own set of approved headlines and disclosures. In some instances, subheads are also required.</p> <p>If using trigger terms in your advertising, ensure you are allowing enough space for your disclosure language. If advertising online, your disclosures must be one-click away. Refer to the details later in the guide that match your plan and channel for advertising.</p>
<p>Example headlines:</p> <ul style="list-style-type: none"> • Special financing for [xx] months* • Ask about our financing options* • Buy now, pay over time* • Convenient monthly payments available* <p>See page 11 for a more creative list of general headlines.</p>	<p>Trigger terms are words or phrases that prompt additional regulatory disclosures to clarify the credit costs and terms being promoted. Examples include:</p> <ul style="list-style-type: none"> • Statement of interest, such as 0% APR or No Interest • Monthly payment amount <p>See pages 12-14 for more trigger term scenarios.</p>
<p>Short disclosure = credit approval statement and a call-to-action:</p> <p>*Subject to credit approval. Ask for details. *With approved credit. Ask for details.</p> <p>“Call for details” may be used in place of “Ask for details” if a phone number is provided within the ad.</p> <p>For digital channels, a clear call to action, like Financing Terms > can be used in place of “Ask for details.”</p>	<p>Full disclosure is required. Refer to pages 12-14 for proper disclosure language for your promotion.</p> <p>For example, our full disclosures begin with the following: *The <i>Wells Fargo Health Advantage</i>® credit card is issued by Wells Fargo Bank, N.A. Special terms...</p> <p>Please note that monthly payment advertising comes with additional requirements. See page 8 for details.</p>

The finer details of disclosures

Now that you understand why we need disclosures and which type to look for, what else is there to know?

Where are my disclosures?	<ul style="list-style-type: none">• No Interest if Paid in Full — Page 12• 0% APR — Page 13• 12.99% APR — Page 14• 9.99% APR — Page 15
When do I use them?	<ul style="list-style-type: none">• All mentions of financing require a disclosure.• As outlined on page 6, the short disclosure can be used for general references and the full disclosure is required when trigger terms are present.
Are there minimum font requirements?	<ul style="list-style-type: none">• Yes. And always remember to use clear and conspicuous financing disclosures and offer limitations.<ul style="list-style-type: none">– PRINT MEDIA: 8-point type for print ads up to 8.5” x 11”<ul style="list-style-type: none">– Proportionally larger size for print ads greater than 8.5” x 11”– DIGITAL MEDIA: 10-point type (equivalent to 13.4 pixels) for email or online advertising;<ul style="list-style-type: none">– Clear, descriptive language when linking to financing disclosures (must appear one-click away)
What offer limitations should be defined?	<ul style="list-style-type: none">• Minimum purchase, down payment, or taxes and delivery: If you require one of these, it must be mentioned directly in the ad.• Expiration date: Include an expiration date if the offer is not always available.• Product limitations: List excluded products or identify products the offer applies to.
Why are footnote indicators important?	<ul style="list-style-type: none">• You’ll notice throughout this guide that our examples use consistent footnote indicators (i.e., asterisks, superscript numbers) after each headline and before each disclosure. This helps the consumer accurately tie the two items together. This is especially important when there are multiple disclosures on an ad. (We recommend using numbered references for those instances, as they are easier to follow.)• For multiple page ads, direct customers to the disclosure by adding “Refer to page [X] for important credit costs and terms” on the page with the financing headline.

Advertising monthly payments

A consumer benefit of selecting special financing is that they can buy today, and pay over time — or make convenient monthly payments. While monthly payment advertising may be appealing, it comes with additional regulatory requirements.

Follow the guidance below when building your ads that contain monthly payments.

Examples are demonstrated on pages [45-47](#).

Required Elements	<ul style="list-style-type: none">• Monthly payment amount¹• Length of time to repay• <i>Optional: Include APR for the promotional plan²</i>• Total of payments
Disclosure	<ol style="list-style-type: none">1. Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires [MM/DD/YYYY]. Ask for details.2. [if you add the APR, include the full disclosure for that plan – see pages 12-15]
Display Notes	<ul style="list-style-type: none">• All Required Elements except the disclosure must be displayed equally prominent: same font, color, size, etc.• <i>If one element is more noticeable than the rest, it is not equally prominent.</i>
Limitations	<ul style="list-style-type: none">• No Interest if Paid in Full (minimum payment) plan — monthly payments should not be advertised with this plan due to the complexity of payment options.• Do not use the phrase “as low as” when referring to a payment amount. The monthly payment amount is based on a specific purchase amount.
Calculating Payments	<ul style="list-style-type: none">• Payment Calculators are available on the Online Resource Center and should be used to ensure proper calculations are applied.• Calculations always round UP; you may round up to the nearest dollar.

Things to know when using financing-related terminology

Approved	Not Approved	Why?
Special financing Promotional Financing	Free financing	<ul style="list-style-type: none"> When advertising financing, words matter. Proper headline usage ensures you are accurately describing the financing product you are promoting. Refer to page 6 to review general and trigger term advertising differences.
	Interest-free financing	
	No interest (w/o term length)	
	Zero interest	
	0% interest	
Same as cash		
Convenient financing Easy application	Easy financing	<ul style="list-style-type: none"> To avoid misinterpretation that financing is easy for everyone, as financing may be a financial burden to some
Manageable/Convenient/ Special	Affordable	<ul style="list-style-type: none"> Each consumer situation is unique and we cannot assume that credit is affordable or that they consider the given APR as “low.”
	Low APR	
Make monthly payments	Save	<ul style="list-style-type: none"> With special financing, customers are paying over time (rather than saving money) and in some instances do pay interest or fees. If your offer features a product discount, there must be a clear separation between “save” and the financing offer.
	Save money with financing	
Convenient/Special monthly payments	As low as	<ul style="list-style-type: none"> Monthly payment advertising requires an actual payment amount, along with the length of time to repay, and total of payments. You may generalize using the approved language or be specific referencing pages 45-47
	Low monthly payments	
Monthly payments are required on all financing promotions	No payments, No payments for [XX] months	<ul style="list-style-type: none"> All financing promotions have a minimum monthly payment While customers receive products or services today, they are required to pay over time until their balance is paid off.
	Buy now, pay later	
Special financing for [XX] months	Up to XX months	<ul style="list-style-type: none"> “Up to” implies any number of months, which is not true. It also can imply that some information isn’t being disclosed and can be misleading if not disclosed properly.
Fast credit decisions Quick credit decisions	Instant approval/ Guaranteed approval	<ul style="list-style-type: none"> Approvals may be fast, but they’re not instant; and approvals are not guaranteed, as some customers can be declined for credit
	No credit check/ No credit needed	<ul style="list-style-type: none"> A credit check is always required as part of our application process
	WAC, OAC, other abbreviations	<ul style="list-style-type: none"> Consumers do not understand what these mean, spell out for transparency

Let's get started

Selecting a promotion	<ul style="list-style-type: none">• Make sure the plan advertised is on your Price Sheet (if you don't know, ask your relationship representative for a copy)• Understand what the promotion means for your customer – see page 5 for explanations
What's most important to you?	<ul style="list-style-type: none">• Easiest approach > avoid trigger terms like a mention of interest or monthly payment. See “General Terms” column on page 6 for quick reference and page 11 for additional headline ideas.• Stating length of time > you can still avoid trigger terms and state months/years. See “General Terms” column on page 6 for quick reference and page 11 for additional headline ideas.• Using promotion specifics, like “no interest” > pay special attention to the details<ul style="list-style-type: none">– this requires usage of approved headlines, full disclosure language, and sometimes a subhead.– See page 12 for the No Interest if paid in full plan, page 13 for the 0% APR plan, 14 for 12.99% APR plan and 15 for the 9.99% APR plan.
Where will your ad be placed?	<ul style="list-style-type: none">• For print, mail, billboards, etc., see examples on pages 17-28• For online and email, see examples on pages 29-36• For social media, see examples on pages 37-40• For broadcast, see examples on pages 41-44

How to create general financing advertisements

1. Choose your general headline

- Looking to pay over time? Special financing available.¹
- Special financing for [XX] months¹
- Special financing available for [XX] months¹
- Special financing until [YYYY]¹
- Special financing for [XX], [XX], or [XX] months¹
- [XX] months special financing available¹
- Ask about our financing options¹
- Competitive financing available¹
- Pay over time with financing¹
- Financing to smile about¹
- Make payments over time with the Wells Fargo Health Advantage[®] credit card*
- Payments available with a Wells Fargo Health Advantage[®] credit card*
- Receive your treatment today, finance it over time¹
- Receive your treatment today, pay over time with financing¹

2. Add a general disclosure

NOTE:

You must include a phone number somewhere in the ad or the disclosure if using “*Call for details.*”

¹ Subject to credit approval. Ask for details.

¹ Subject to credit approval. Call for details.

¹ With approved credit. Ask for details.

¹ With approved credit. Call for details.

NOTE:

Details must be one-click away if using “*Financing terms.*” To be used in electronic/online ads only.

¹ Subject to credit approval. **Financing terms.**

¹ With approved credit. **Financing terms.**

If your headline mentions the name of the card:

*The Wells Fargo Health Advantage[®] credit card is issued with approved credit by Wells Fargo Bank, N.A.

Ask your provider for details.

- For print, mail, billboards, etc., see examples on pages [17-28](#)
- For online and email, see examples on pages [29-36](#)

- For social media, see examples on pages [37-40](#)
- For broadcast, see examples on pages [41-44](#)

Advertising disclosures by plan

No Interest if Paid in Full with regular payments

1. Choose your headline:

- No Interest if Paid in Full...
 - within [XX] months
 - for [XX] months with regular payments
 - by [Month 1, Year]
 - by [Month 1, Year] with regular payments
- The entire headline must be in the same font size, type, and style.

2. Include this required subhead:

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

- Type size must be clear and conspicuous
- Place immediately next to or below headline

3. Include additional subhead if:

You require a minimum purchase or down payment include "with a minimum purchase/down payment of \$[X,XXX]" language.

4. Add the full disclosure below using only the parts that apply to your credit card program:

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to your account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional period. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of [MM/01/YYYY] and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Update the date for the month and year of when the ad will be in the market

- For print, mail, billboards, etc., see examples on pages [17-28](#)
- For online and email, see examples on pages [29-36](#)

- For social media, see examples on pages [37-40](#)
- For broadcast, see examples on pages [41-44](#)

Advertising disclosures by plan

0% APR with equal payments

1. Choose your headline:

- 0% APR for [XX] months¹
- 0% APR for [X] years¹
- 0% APR for [X] years, with a minimum purchase of [\$X,XXX]+
- 0% APR until [year], with [XX] equal payments¹
- No Interest for [XX] months¹
- No Interest for [X] years¹
- No Interest for [X] years, with a down payment of [\$X,XXX]¹
- No Interest until [year], with [XX] equal payments¹

(See below for additional disclosure language required when promoting years)

2. Add the full disclosure below using only the parts that apply to your credit card program

¹ The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms **for [X] years ([XX] months)** apply to qualifying purchases of [\$X,XXX] or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

You'll need to include the following, additional disclosure language if:

- **You promote years**

add the “for [X] years ([XX] months)” language.

Update the date for the month and year of when the ad will be in the market

3. You'll need to include a subhead if:

- **You promote “until [year]”**
 - add the “with [XX] equal payments” language.
- **You require a minimum purchase or down payment**
 - include “with a minimum purchase/down payment of \$[X,XXX]” language.
- **You advertise plans with 28 months or less**
 - add “with equal payments.”
- Type size can be smaller than the headline, but must be clear and conspicuous.

4. Refer to Advertising by Channel pages for more detail

- For print, mail, billboards, etc., see examples on pages [17-28](#)
- For online and email, see examples on pages [29-36](#)
- For social media, see examples on pages [37-40](#)
- For broadcast, see examples on pages [41-44](#)

Advertising disclosures by plan

12.99% APR with equal payments

1. Choose your headline:

- 12.99% APR with [##] equal monthly payments¹
- [##] equal monthly payments with a 12.99% APR¹

2. Include a subhead if:

- You require a minimum purchase or down payment, include "with a minimum purchase/down payment of \$[X,XXX]" language
- You advertise plans with 28 months or less, add "equal" to "monthly payments".

3. Add the full disclosure below using only the parts that apply to your credit card program

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and [##] monthly payments equal to [Y.YYYY%] of the special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Update the date for the month and year of when the ad will be in the market

Y.YYYY% = payment factor:

- 18 monthly payments = 6.1709%
- 24 monthly payments = 4.7846%
- 36 monthly payments = 3.4045%
- 48 monthly payments = 2.7209%
- 60 monthly payments = 2.3159%

4. Refer to Advertising by Channel pages for more detail

- For print, mail, billboards, etc., see examples on pages [17-28](#)
- For online and email, see examples on pages [29-36](#)
- For social media, see examples on pages [37-40](#)
- For broadcast, see examples on pages [41-44](#)

Advertising disclosures by plan

9.99% APR with custom payments

1. Choose your headline:

- Reduced rate of 9.99% APR with custom payments¹
- Convenient custom payments with a reduced rate of 9.99% APR¹

2. Include a subhead if:

- You require a minimum purchase or down payment, include "with a minimum purchase/down payment of \$[X,XXX]" language
- You advertise plans with 28 months or less, add "equal" to "monthly payments".

3. Add the full disclosure below using only the parts that apply to your credit card program

¹The [Card Name] credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. Monthly payments of at least [\$, %, or fraction] of the purchase balance are required during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 28.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Update the date for the month and year of when the ad will be in the market

4. Refer to Advertising by Channel pages for more detail

- For print, mail, billboards, etc., see examples on pages [17-28](#)
- For online and email, see examples on pages [29-36](#)
- For social media, see examples on pages [37-40](#)
- For broadcast, see examples on pages [41-44](#)

Advertising by channel

Print Advertising	Digital	Broadcast
<ul style="list-style-type: none">• Newspaper/Catalog• Direct Mail• Large format (billboard) / Small format (button)	<ul style="list-style-type: none">• Email• Online• Social Media	<ul style="list-style-type: none">• TV• Radio

Print – Newspaper/Print Ad General Financing

Sample print ad

Special financing for 12 months¹

with a minimum purchase of \$X,XXX

¹The Wells Fargo Health Advantage® credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask your provider for details.



✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) beside the first mention of general financing to tie it to the general disclosure.
- Ensure disclosure font size is at least 8 points. Increase disclosure font size proportionately if the piece is larger than 8.5 x 11.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

Print – Newspaper/Print Ad

No Interest if Paid in Full

Sample print ad

Special event going on now!

No Interest if Paid in Full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

Minimum purchase of \$X,XXX required.

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to your account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional period. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].



✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points. Increase disclosure font size proportionately if the piece is larger than 8.5 x 11.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720).

Print – Newspaper/Print Ad

0% APR with equal payments

Sample print ad

***Special financing for patients
available now!***

0% APR for 24 months¹
with equal payments

Minimum purchase of \$X,XXX

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms for 24 months apply to qualifying purchases of [\$X,XXX] or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].



✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points. Increase disclosure font size proportionately if the piece is larger than 8.5 x 11.
- Add “for [X] years ([XX] months)” for each offer in the disclosure when promoting multiple offers in the same ad.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

Print – Newspaper/Print Ad

12.99% APR with equal payments

Sample print ad

***Special financing for patients
available now!***

**12.99% APR with 36
equal monthly payments¹**

Call 1-800-XXX-XXXX to schedule a free
consultation today.

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and 36 monthly payments equal to Y.YYYY% of the special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].



✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points. Increase disclosure font size proportionately if the piece is larger than 8.5 x 11.
- Payment factor (Y.YYYY%) information is always available on the Price Sheet and also reference page [14](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

Example is illustration only. Please follow the Advertising Disclosure language in this guide. Private label credit cards may include the name and/or image of their credit card in ads promoting financing.

Print – Catalog Spread

No Interest if Paid in Full

Sample catalog spread

 <p>No Interest if Paid in Full within 12 months</p> <p>Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹</p> <p>Minimum purchase of \$X,XXX</p>  <p>¹Refer to page 2 for important credit costs and terms.</p> <p>1</p>	 <p>Product or Service \$XXX.XX \$XX% off Product or Service</p> <p>Special financing for patients available now!</p> <p>¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to your account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional period. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].</p>  <p>Product or Service \$XX.XX</p> <p>2</p>
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✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points.
- Make sure pages are numbered.
- Direct customers to the disclosure by adding “Refer to page [X] for important credit costs and terms” on the page with the financing headline.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720).


✗ You'll need to avoid:

- Placing a disclosure on a page by itself, or on a page not containing any other promotional material.

Print – Catalog Spread

0% APR with equal payments

Sample catalog spread



0% APR for 24 months¹ with equal payments

Minimum purchase of \$X,XXX



¹Refer to page 2 for important credit costs and terms.

1



Product or Service \$XXX.XX



\$XX% off Product or Service

Special event going on now!

¹The Wells Fargo Health Advantage[®] credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases [of \$X,XXX or more] charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].



Product or Service \$XX.XX

2

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points.
- Make sure pages are numbered.
- Direct customers to the disclosure by adding "Refer to page [X] for important credit costs and terms" on the page with the financing headline.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.





✗ You'll need to avoid:

- Placing a disclosure on a page by itself, or on a page not containing any other promotional material.

Print – Catalog Spread

12.99% APR with equal payments

Sample catalog spread

 <p>12.99% APR with 36 equal monthly payments¹</p>  <p>¹Refer to page 2 for important credit costs and terms.</p> <p>1</p>	 <p>Product or Service \$XXX.XX \$XX% off Product or Service</p> <p>Special event going on now!</p> <p>¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and 36 monthly payments equal to Y.YYYY% of the special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].</p>  <p>Product or Service \$XX.XX</p> <p>2</p>
--	---

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points.
- Make sure pages are numbered.
- Direct customers to the disclosure by adding “Refer to page [X] for important credit costs and terms” on the page with the financing headline.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.
- Payment factor (Y.YYYY%) information is always available on the Price Sheet and also reference page [14](#).

✗ You'll need to avoid:

- Placing a disclosure on a page by itself, or on a page not containing any other promotional material.

Print – Direct Mail General Financing

Sample direct mail

<<First Name>>

Special financing for 12 months¹

With a minimum purchase of \$X,XXX

¹The Wells Fargo Health Advantage® credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask your provider for details.



<<First Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<ST>> <<ZIP>>

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) beside the first mention of general financing to tie it to the general disclosure.
- Ensure disclosure font size is at least 8 points.
- If personalized, secure the cardholder's information within an envelope or a sealed mailer.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Identifying the recipient as a cardholder on the exterior of a piece (Ex. do not use "Exclusive cardholder offer inside").
- Sending solicitations that resemble a check or invoice, or that appear to be sent on behalf of the government. Advertisements must fairly and accurately state the terms of the offer and not be potentially false, misleading, or deceptive.

Print – Direct Mail

No Interest if Paid in Full

Sample direct mail

FRONT

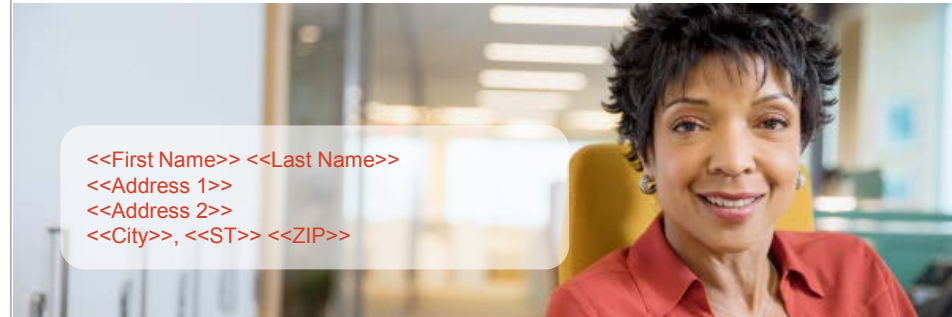
<<First Name>>

No Interest if Paid in Full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

Minimum purchase of \$X,XXX required.

¹Refer to the reverse for financing terms.



<<First Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<ST>> <<ZIP>>



No Interest if Paid in Full within 12 months

¹The Wells Fargo Health Advantage[®] credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to your account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional period. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

BACK

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points.
- If two-sided, direct customers to the disclosure by adding “Refer to the reverse for financing terms” on the page with the financing headline.
- Repeat promotional offer on the reverse.
- The disclosure cannot be on a page by itself or on a page not containing any other promotional material.
- If personalized, secure the cardholder’s information within an envelope or a sealed mailer.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720).

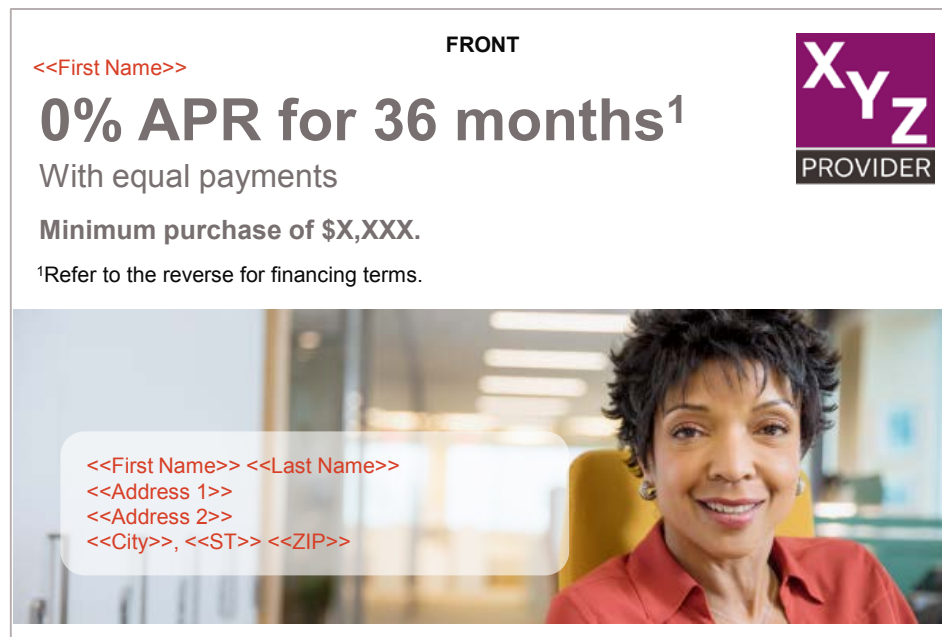
✗ You'll need to avoid:

- Identifying the recipient as a cardholder on the exterior of a piece (Ex. do not use “Exclusive cardholder offer inside”).
- Placing the disclosure on a stand-alone page.
- Sending solicitations that resemble a check or invoice, or that appear to be sent on behalf of the government. Advertisements must fairly and accurately state the terms of the offer and not be potentially false, misleading, or deceptive.

Print – Direct Mail

0% APR with equal payments

Sample direct mail



0% APR for 36 months¹

¹The Wells Fargo Health Advantage[®] credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases [of \$X,XXX or more] charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

BACK

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points.
- If two-sided, direct customers to the disclosure by adding “Refer to the reverse for financing terms” on the page with the financing headline.
- Repeat promotional offer on the reverse.
- The disclosure cannot be on a page by itself or on a page not containing any other promotional material.
- If personalized, secure the cardholder’s information within an envelope or a sealed mailer.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Identifying the recipient as a cardholder on the exterior of a piece (Ex. do not use “Exclusive cardholder offer inside”).
- Placing the disclosure on a stand-alone page.
- Sending solicitations that resemble a check or invoice, or that appear to be sent on behalf of the government. Advertisements must fairly and accurately state the terms of the offer and not be potentially false, misleading, or deceptive.

Print – Direct Mail

12.99% APR with equal payments

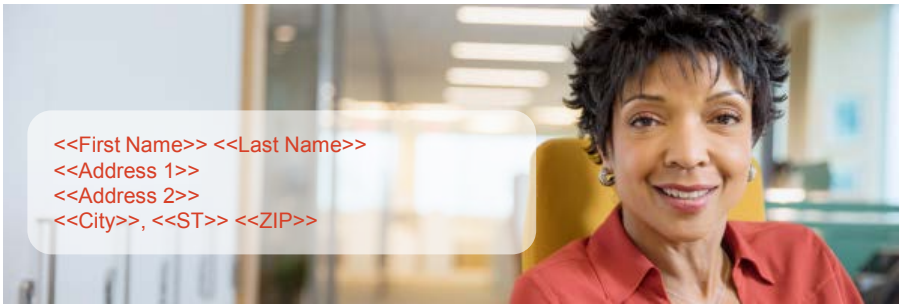
Sample direct mail

<<First Name>> **FRONT**

12.99% APR with 36 equal monthly payments¹

Minimum purchase of \$X,XXX.


¹Refer to the reverse for financing terms.



<<First Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<ST>> <<ZIP>>

12.99% APR with equal payments¹

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and 36 monthly payments equal to Y.YYYY% of the special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY]. **BACK**



✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 8 points.
- If two-sided, direct customers to the disclosure by adding “Refer to the reverse for financing terms” on the page with the financing headline.
- Repeat promotional offer on the reverse.
- The disclosure cannot be on a page by itself or on a page not containing any other promotional material.
- If personalized, secure the cardholder’s information within an envelope or a sealed mailer.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.
- Payment factor (Y.YYYY%) information is always available on the Price Sheet and also reference page [14](#).

✗ You'll need to avoid:

- Identifying the recipient as a cardholder on the exterior of a piece (Ex. do not use “Exclusive cardholder offer inside”).
- Placing the disclosure on a stand-alone page.
- Sending solicitations that resemble a check or invoice, or that appear to be sent on behalf of the government. Advertisements must fairly and accurately state the terms of the offer and not be potentially false, misleading, or deceptive.

Print – Billboard General Financing

Sample billboard ad

**12 months
Special financing¹**
Min. purchase \$X,XXX

¹With approved credit.

Sample button

**ASK ABOUT
SPECIAL
FINANCING¹**
Min. purchase \$X,XXX
¹With approved credit.

✓ You'll need to:

- Advertise general financing.
- Always include the disclosure (Ex. “With approved credit”) large enough to read from a distance.
- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) to tie it to the general disclosure headline.
- Convey your primary message in as few words as possible to ensure readability. We recommend using seven words or less.
- Use bold, clean type styles that can be easily read from a distance.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.



✗ You'll need to avoid:

- Use of trigger terms (Ex. 0% APR, No Interest).
- Use of visual representations of the Wells Fargo brand.

Email – General Financing


Sample email ad

From: XYZpromotions@XYZ.com
Subject: Special financing offer available!



Services	Calendar	Shop	Financing Options	Contact Us
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Dear Patient,
Come in today to take advantage of Special Financing. Receive your treatment Today, and make payments over time with a *Wells Fargo Health Advantage*® credit card.¹



¹The *Wells Fargo Health Advantage*® credit card is issued With approved credit by Wells Fargo Bank, N.A. Ask your Provider for details.

[Find a provider near you](#) ►

This message was sent to patient@email.com. You are receiving this email because you signed up for your emails. If you received this email in error or wish to make a change, you may [unsubscribe](#) or update your profile at any time. Please do not reply to this email, as we are not able to respond to messages sent to this address. This message was sent by XYZ Provider: 123 Street Name. City, ST, 54321, U.S.A

@ 2020 XYZ Provider. All Rights Reserved. [Privacy Policy and Terms of Use](#)

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) beside the first mention of general financing to tie it to the general disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Place the disclosure directly above or to the left of any [call-to-action](#), such as “buy now,” “select to buy,” or “learn more.” If the entire email will have live links without distinctive call-to-action buttons or links on the page, list your financing with an obvious and conspicuous link to disclosures closely proximate above any other advertising on the page and above other links and hot spots.
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM act](#) and include their additional disclosures required for email advertising.
- Comply with [ADA Standards](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.



✗ You'll need to avoid:

- Use of any [trigger terms](#) in your subject line.
- Use of deceptive subject lines. The subject line must accurately reflect the content of your message.
- Use of false or misleading header information. Your “From,” “To,” “Reply To,” and routing information, including the originating domain name and email address, must be accurate and identify the sender of your message.

Email – No Interest if Paid in Full

Sample email ad

From: XYZpromotions@XYZ.com
Subject: Special financing for patients available now!




Services	Calendar	Shop	Financing Options	Contact Us
----------	----------	------	-------------------	------------

Special Offer on purchases of \$X,XXX or more.

No interest if paid in full within 12 months!

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

Minimum purchase of \$X,XXX required.
With approved credit. | [Go to financing terms >](#)



[Learn more](#)

This message was sent to patient@email.com. You are receiving this email because you signed up for your emails. If you received this email in error or wish to make a change, you may [unsubscribe](#) or update your profile at any time. Please do not reply to this email, as we are not able to respond to messages sent to this address.
This message was sent by XYZ Provider: 123 Street Name. City, ST, 54321, U.S.A

@ 2020 XYZ Provider. All Rights Reserved. [Privacy Policy and Terms of Use](#)

Disclosure – one click away, without scrolling.

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to your account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional period. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Directly link to financing terms immediately following the financing offer.
 - Verbiage used for link must clearly indicate to customers that the link will take them to financing terms.
 - The disclosures must appear one click away (without scrolling). The link can lead to either an anchor link within the email or on a landing page.
 - The link to the disclosure must appear BEFORE (as in, “above,” or “to the left of,”) any [call-to-action](#) (Ex. “Shop Now”) button or link.
- Follow and include additional disclosure requirements (Ex. [CAN-SPAM act](#) and anti-spam guidelines) specific for email advertising.
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM act](#).
- Comply with [ADA Standards](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720).



✗ You'll need to avoid:

- Directing the reader away from the email before providing a link to disclosures when financing is one of the primary offers. (Ex. don't link to product pages before [“Go to financing terms”](#) in the body of the email).

Email – 0% APR with equal payments

Sample email ad


From: XYZpromotions@XYZ.com
Subject: 24 months financing available



Room Planner	Accessories	Sale Items	Financing Options	Contact Us
--------------	-------------	------------	-------------------	------------

Special Offer on purchases of \$X,XXX or more.

**0% APR
for 24 months¹**
with equal payments
Minimum purchase \$XXXX.
With approved credit. | [Go to financing terms>](#)



[Learn more](#)

This message was sent to patient@email.com. You are receiving this email because you signed up for your emails. If you received this email in error or wish to make a change, you may [unsubscribe](#) or update your profile at any time. Please do not reply to this email, as we are not able to respond to messages sent to this address.
This message was sent by XYZ Provider 123 Street Name. City, ST, 54321, U.S.A
@ 2020 XYZ Provider. All Rights Reserved. [Privacy Policy and Terms of Use](#)

Disclosure – one click away, without scrolling.

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases [of \$X,XXX or more] charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Directly link to financing terms immediately following the financing offer.
 - Verbiage used for link must clearly indicate to customers that the link will take them to financing terms.
 - The disclosures must appear one click away (without scrolling). The link can lead to either an anchor link within the email or on a landing page.
 - The link to the disclosure must appear BEFORE (as in, “above,” or “to the left of,”) any [call-to-action](#) (Ex. “Shop Now”) button or link.
- Follow and include additional disclosure requirements (Ex. [CAN-SPAM act](#) and anti-spam guidelines) specific for email advertising.
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM act](#).
- Comply with [ADA Standards](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.




✗ You'll need to avoid:

- Directing the reader away from the email before providing a link to disclosures when financing is one of the primary offers. (Ex. don't link to product pages before “Go to financing terms” in the body of the email).

Email – 12.99% APR with equal payments


Sample email ad

From: XYZpromotions@XYZ.com
Subject: Special financing available!



Room Planner | Accessories | Sale Items | Financing Options | Contact Us

12.99% APR with 36 equal monthly payments¹
With approved credit. | [Go to financing terms](#)>



[Learn more](#)

This message was sent to patient@email.com. You are receiving this email because you signed up for your emails. If you received this email in error or wish to make a change, you may [unsubscribe](#) or update your profile at any time. Please do not reply to this email, as we are not able to respond to messages sent to this address.
This message was sent by XYZ Provider: 123 Street Name. City, ST, 54321, U.S.A
© 2020 XYZ Provider. All Rights Reserved. [Privacy Policy and Terms of Use](#)

Disclosure – one click away, without scrolling.

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and 36 monthly payments equal to Y.YYYY% of the special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

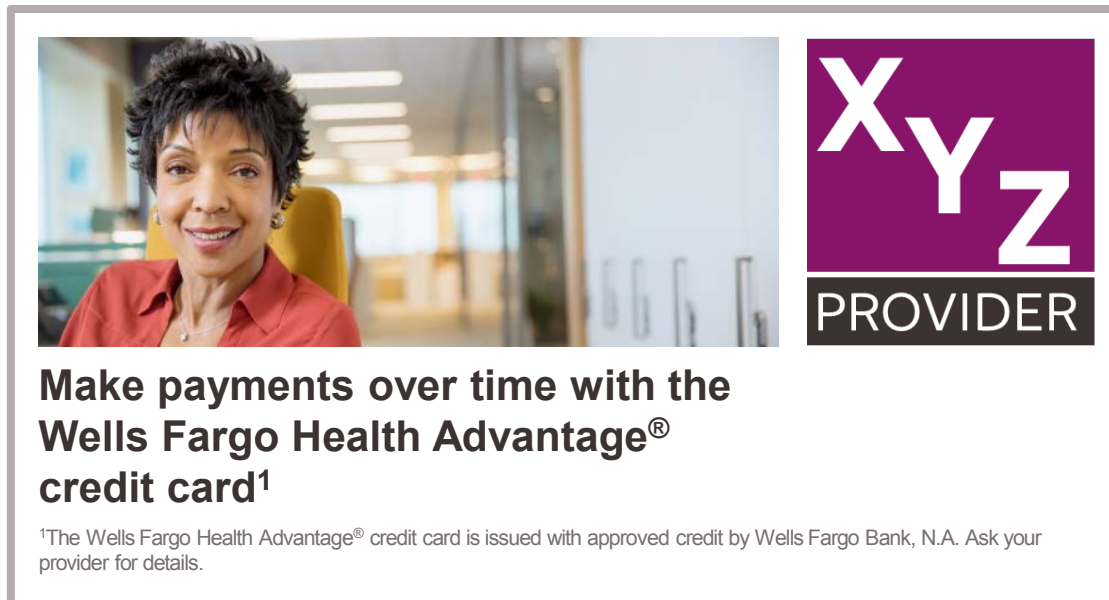
- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Directly link to financing terms immediately following the financing offer.
 - Verbiage used for link must clearly indicate to customers that the link will take them to financing terms.
 - The disclosures must appear one click away (without scrolling). The link can lead to either an anchor link within the email or on a landing page.
 - The link to the disclosure must appear BEFORE (as in, “above,” or “to the left of,”) any [call-to-action](#) (Ex. “Shop Now”) button or link.
- Follow and include additional disclosure requirements (Ex. [CAN-SPAM act](#) and anti-spam guidelines) specific for email advertising.
- Payment factor (Y.YYYY%) information is always available on the Price Sheet and also reference page [14](#).
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM act](#).
- Comply with [ADA Standards](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Directing the reader away from the email before providing a link to disclosures when financing is one of the primary offers. (Ex. don't link to product pages before “[Go to financing terms](#)” in the body of the email).

Online – General Financing

Sample online ad



**Make payments over time with the
Wells Fargo Health Advantage[®]
credit card¹**

¹The Wells Fargo Health Advantage[®] credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask your provider for details.

Save time creating web banners

We've provided a variety of free, downloadable banner ads designed to fit your site in the Online Resource Center within the Marketing Tab.

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) beside the first mention of general financing to tie it to the general disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Place the disclosure directly above or to the left of any **call-to-action**, such as “Apply now,” or “Learn more.” If the entire online ad will have live links without distinctive call-to-action buttons or links on the page, place the disclosure clearly, conspicuously, and in close proximity to the headline (above other advertising on the page and above other links and hot spots).
- Direct customers to the disclosure with clearly-worded hyperlinks.
 - (Ex. Important financing terms and conditions.)
- Refer to the FTC “.com Disclosures” guide.
- Comply with **ADA Standards**.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Providing the general disclosure in a pop-up window, in modal windows, in a lightbox, etc.
- Making customers scroll to find important financing terms and conditions.
- Placing financing payment calculators/estimators on your website.

Online – No Interest if Paid in Full

Sample online ad



Special financing for patients available now!

No Interest if Paid in Full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

Subject to credit approval.
Minimum purchase of \$X,XXX required.

[¹Go to Financing Terms>](#)



Disclosure – one click away

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. Minimum monthly payments are required during the promotional (special terms) period. Interest will be charged to your account from the purchase date at the APR for Purchases if the purchase balance is not paid in full within the promotional period. Paying only the minimum monthly payment will not pay off the purchase balance before the end of the promotional period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Meet these disclosure specifications when featuring a [call-to-action](#) (CTA), such as “Apply now” or “Learn more.”
 - Prominent display: Type size at least as large as the copy (no smaller than 10-pt. non-condensed font or the equivalent to 13.4 pixels).
 - Position: Directly above or left of the call-to-action or directly linked (one click away) above the call-to-action.
 - Direct links: If directly linking the disclosure, it must appear in a new page or (using an anchor/jump link) at the bottom of the existing page.
 - Required hyperlink: Must appear above the CTA (Ex. apply now, learn more), and use clear descriptive language informing customer that the disclosure is behind the link, for example: “Important terms of financing”, “Go to Financing Terms.”
- When a [call-to-action](#) isn't featured:
 - Place the disclosure clearly, conspicuously, and in close proximity to the headline.
 - You may display disclosures in an expandable drop down, provided you still meet the clear, conspicuous, and close proximity standard.
- For online video clips:
 - If your financing offer appears on screen, ensure your disclosures (or a directional link to them) also appear on screen as audio may not be available to all viewers.
- Comply with [ADA Standards](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720).


✗ You'll need to avoid:

- Providing the disclosure in a pop-up window, as customers may be using a pop-up blocker.
- Making customers scroll to find the full disclosure. Instead, link to the proper location on the page or to a new page where the disclosure appears first.
- Placing financing payment calculators/estimators on your website.

Online – 0% APR with equal payments


Sample online ad

**Special financing for patients
available now!**



**0% APR for 24 months¹
with equal payments**

Subject to credit approval.
Minimum purchase of \$X,XXX



[Go to Financing Terms>](#)

Disclosure – one click away

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases [of \$X,XXX or more] charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment for this purchase will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Meet these disclosure specifications when featuring a [call-to-action](#) (CTA), such as “Apply now” or “Learn more.”
 - Prominent display: Type size at least as large as the copy (no smaller than 10-pt. non-condensed font or the equivalent to 13.4 pixels).
 - Position: Directly above or left of the call-to-action or directly linked (one click away) above the call-to-action.
 - Direct links: If directly linking the disclosure, it must appear in a new page or (using an anchor/jump link) at the bottom of the existing page.
 - Required hyperlink: Must appear above the CTA (Ex. apply now, learn more), and use clear descriptive language informing customer that the disclosure is behind the link, for example: “Important terms of financing”, “Go to Financing Terms.”
- When a [call-to-action](#) isn't featured:
 - Place the disclosure clearly, conspicuously, and in close proximity to the headline.
 - You may display disclosures in an expandable drop down, provided you still meet the clear, conspicuous, and close proximity standard.
- For online video clips:
 - If your financing offer appears on screen, ensure your disclosures (or a directional link to them) also appear on screen as audio may not be available to all viewers.
- Comply with [ADA Standards](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.


✗ You'll need to avoid:

- Providing the disclosure in a pop-up window, as customers may be using a pop-up blocker.
- Making customers scroll to find the full disclosure. Instead, link to the proper location on the page or to a new page where the disclosure appears first.
- Placing financing payment calculators/estimators on your website.


Online – 12.99% APR with equal payments

Sample online ad

**Special financing for patients
available now!**



**12.99% APR with
36 equal monthly
payments¹**



[Go to Financing Terms>](#)

Disclosure – one click away

¹The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and 36 monthly payments equal to Y.YYYY% of the original special terms balance are required. The advertised terms are an estimate assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing headline to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Meet these disclosure specifications when featuring a [call-to-action](#) (CTA), such as “Apply now” or “Learn more.”
 - Prominent display: Type size at least as large as the copy (no smaller than 10-pt. non-condensed font or the equivalent to 13.4 pixels).
 - Position: Directly above or left of the call-to-action or directly linked (one click away) above the call-to-action.
 - Direct links: If directly linking the disclosure, it must appear in a new page or (using an anchor/jump link) at the bottom of the existing page.
 - Required hyperlink: Must appear above the CTA (Ex. apply now, learn more), and use clear descriptive language informing customer that the disclosure is behind the link, for example: “Important terms of financing”, “Go to Financing Terms.”
- When a [call-to-action](#) isn't featured:
 - Place the disclosure clearly, conspicuously, and in close proximity to the headline.
 - You may display disclosures in an expandable drop down, provided you still meet the clear, conspicuous, and close proximity standard.
- For online video clips:
 - If your financing offer appears on screen, ensure your disclosures (or a directional link to them) also appear on screen as audio may not be available to all viewers.
- Comply with [ADA Standards](#).
- Payment factor (Y.YYYY%) information is always available on the Price Sheet and also reference page [14](#).
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Providing the disclosure in a pop-up window, as customers may be using a pop-up blocker.
- Making customers scroll to find the full disclosure. Instead, link to the proper location on the page or to a new page where the disclosure appears first.
- Placing financing payment calculators/estimators on your website.

Social Media – General Financing

Sample social media ad

Facebook sample ad

Photo with caption

Twitter sample ad

Status updates

Link shares



This guidance is applicable to similar social media platforms like Pinterest and Instagram. If you have specific questions, please reach out to your relationship representative.



✓ You'll need to:

- Use your owned social media channel only
- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) beside the first mention of general financing to tie it to the general disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with each social media platform's Terms of Service.
- Check for latest specification with each social media platform.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Advertising any financing offers on Facebook using Sponsored Stories, paid Facebook ads, or targeted to specific users.
- **WARNING:** Targeted financing ads could violate multiple laws.
- Advertising any financing offers in a blog.

Social Media – No Interest if Paid in Full

Sample social media ad



YouTube sample ad

YouTube is the only approved social media site for advertising
No Interest if Paid in Full promotions.

Special financing for patients available now!

No Interest if Paid in Full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

Minimum purchase of \$X,XXX required.

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.



✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with YouTube's Terms of Service.
- See the [Broadcast section](#) for disclosure requirements.
- If your entire video functions as a link, your financing disclosures must be presented at the beginning of the video.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720).

⊗ You'll need to avoid:

- Advertising No Interest if Paid in Full promotions on Twitter, Facebook, Instagram, or other social media sites with the exception of YouTube.
 - **WARNING:** The required disclosures exceed Twitter's character limit.
 - **WARNING:** Facebook posts may not fully allow for the disclosure to meet the clear and conspicuous standards.
- Advertising any financing offers on Facebook using Sponsored Stories, paid Facebook ads, or targeted to specific users.
 - **WARNING:** Targeted financing ads could violate multiple laws.

Social Media – 0% APR with equal payments

Sample social media ad



YouTube sample ad

YouTube is the only approved social media site for advertising
No Interest if Paid in Full promotions.

Special financing for patients available now!

**0% APR for
24 months¹**

with equal payments
Minimum purchase of \$X,XXX

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

0:25/0:32

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with YouTube's Terms of Service.
- See the [Broadcast section](#) for disclosure requirements.
- If your entire video functions as a link, your financing disclosures must be presented at the beginning of the video.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

⊗ You'll need to avoid:

- Advertising No Interest if Paid in Full promotions on Twitter, Facebook, Instagram, or other social media sites with the exception of YouTube.
 - **WARNING:** The required disclosures exceed Twitter's character limit.
 - **WARNING:** Facebook posts may not fully allow for the disclosure to meet the clear and conspicuous standards.
- Advertising any financing offers on Facebook using Sponsored Stories, paid Facebook ads, or targeted to specific users.
 - **WARNING:** Targeted financing ads could violate multiple laws.

Social Media – 12.99% APR with equal payments

Sample social media ad



YouTube sample ad

YouTube is the only approved social media site for advertising
No Interest if Paid in Full promotions.

Special financing for patients available now!

**12.99% APR with
36 equal monthly
payments¹**

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

0:25/0:32

✓ You'll need to:

- Place a number (i.e. 1, 2, 3) or symbol (i.e. asterisk) after financing subhead to tie it to the disclosure.
- Ensure disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with YouTube's Terms of Service.
- See the [Broadcast section](#) for disclosure requirements.
- If your entire video functions as a link, your financing disclosures must be presented at the beginning of the video.
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✗ You'll need to avoid:

- Advertising No Interest if Paid in Full promotions on Twitter, Facebook, Instagram, or other social media sites with the exception of YouTube.
- **WARNING:** The required disclosures exceed Twitter's character limit.
- **WARNING:** Facebook posts may not fully allow for the disclosure to meet the clear and conspicuous standards.
- Advertising any financing offers on Facebook using Sponsored Stories, paid Facebook ads, or targeted to specific users.
- **WARNING:** Targeted financing ads could violate multiple laws.

Broadcast – General Financing

Sample TV/video ad

Receive your treatment today, and make payments over time with the Wells Fargo Health Advantage® credit card.

Special financing for 12 months¹

With a minimum purchase of \$X,XXX

¹The Wells Fargo Health Advantage® credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask your provider for details.



Sample radio ad script

Receive your treatment today, and make payments over time with the Wells Fargo Health Advantage® credit card. The Wells Fargo Health Advantage® credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask your provider for details.

✓ You'll need to:

- **TV/Video:** Disclosures should appear in a size and for a duration sufficient for consumers to notice, read, and understand them.
- **Radio:** Disclosures must be recited in the ad at a speed and volume sufficient for customers to hear and understand them.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Reposting television ads online unless the disclosures remain clear and conspicuous.

Broadcast – No Interest if Paid in Full

Sample TV/video ad

Special financing for patients available now! Visit us now through [Month DD, YYYY] for No Interest if Paid in Full within 12 months!

No Interest if Paid in Full within 12 months

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period.¹

Minimum purchase of \$X,XXX required.

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.



Approved disclosure

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

Sample radio ad script

On purchases of \$X,XXX or more, get No Interest if Paid in Full within 12 months. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period. Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:

- Use only a toll-free number when directing patients to additional financing information:
 - Use only a toll-free number when directing customers to additional financing information.
 - If a live person answers the call, that person must be able to clearly explain the details of the promotion being offered.
 - If a voice recording is used, the promotion headline and disclosure must be recited early in the script (*Ex. before office hours or other information*).
- If you do not use a toll-free number, you must use the full disclosure, not the abbreviated one shown in the examples, and follow these rules:
 - **TV/Video:** Clearly make the connection that the written disclosure applies to the advertised financing.
 - **TV/Video:** The disclosure must appear in easy-to-read font and type size early enough in the ad and for a length of time that allows the average viewer enough time to read it.
 - **Radio:** The disclosure must be recited in full at a speed and volume sufficient for patients to hear and understand it.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure. The minimum purchase amount for No Interest if Paid in Full promotions should cover the required minimum monthly payment amount of \$40 (*Ex. 6 months = \$240, 12 months = \$480, 18 months = \$720*).

⊗ You'll need to avoid:

- Reposting television ads online unless the disclosures remain clear and conspicuous.
- Continuing to run ads if you no longer offer the promotion.

Broadcast – 0% APR with equal payments

Sample TV/video ad

Special financing for patients available now! Come in today and get 0% APR for 24 months with approved credit.

**0% APR for 24 months¹
with equal payments.**

Minimum purchase of \$X,XXX

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.



Approved disclosure

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

Sample radio ad script

Get 0% APR for 24 months with equal payments with a minimum purchase of \$X,XXX. Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

✓ You'll need to:

- Use only a toll-free number when directing patients to additional financing information:
 - If a live person answers the call, that person must be able to clearly explain the details of the promotion being offered.
 - If a voice recording is used, the promotion headline and disclosure must be recited early in the script (Ex. *before office hours or other information*).
- If you do not use a toll-free number, you must use the full disclosure, not the abbreviated one shown in the examples, and follow these rules:
 - **TV/Video:** Clearly make the connection that the written disclosure applies to the advertised financing.
 - **TV/Video:** The disclosure must appear in easy-to-read font and type size early enough in the ad and for a length of time that allows the average viewer enough time to read it.
 - **Radio:** The disclosure must be recited in full at a speed and volume sufficient for patients to hear and understand it.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

✗ You'll need to avoid:

- Reposting television ads online unless the disclosures remain clear and conspicuous.
- Continuing to run ads if you no longer offer the promotion.

Broadcast – 12.99% APR with equal payments

Sample TV/video ad

Special financing for patients available now! Get 12.99% APR with 36 equal payments.

Special financing for patients available now!

12.99% APR with 36 equal monthly payments¹

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.



Approved disclosure

¹Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

Sample radio ad script

Offering special financing with 12.99% APR with 36 equal monthly payments. Call 1-800-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 12.99%. Subject to credit approval.

Example is illustration only. Please follow the Advertising Disclosure language in this guide.

✓ You'll need to:


- Use only a toll-free number when directing patients to additional financing information:
 - If a live person answers the call, that person must be able to clearly explain the details of the promotion being offered.
 - If a voice recording is used, the promotion headline and disclosure must be recited early in the script (*Ex. before office hours or other information*).
- If you do not use a toll-free number, you must use the full disclosure, not the abbreviated one shown in the examples, and follow these rules:
 - **TV/Video:** Clearly make the connection that the written disclosure applies to the advertised financing.
 - **TV/Video:** The disclosure must appear in easy-to-read font and type size early enough in the ad and for a length of time that allows the average viewer enough time to read it.
 - **Radio:** The disclosure must be recited in full at a speed and volume sufficient for patients to hear and understand it.
- If minimum purchase is required, it must be added after the required subhead and in the disclosure.

⊗ You'll need to avoid:


- Reposting television ads online unless the disclosures remain clear and conspicuous.
- Continuing to run ads if you no longer offer the promotion.

Monthly Payments – General Financing

Sample newspaper ad



Special financing for patients available now!



Purchase [product of service] for \$XXX per month. The total of payments is \$X,XXX and the time to repay the balance will be [xx] months.¹

¹Monthly payment is based on purchase price alone excluding taxes (and delivery charges). Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires [MM/DD/YYYY]. Ask for details.

Sample catalog page



Special financing for patients available now!



\$XXX.XX/Month¹

Product/Service	Monthly payments ¹	Months to repay	Total payments
[Item 1]	\$XX	XX	\$X,XXX
[Item 2]	\$XX	XX	\$X,XXX
[Item 3]	\$XX	XX	\$X,XXX

¹Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment. Offer expires [MM/DD/YYYY]. Ask for details.

✓ You'll need to:

- Include the sales price of the merchandise or service in close proximity to the advertised monthly payment, time to repay, and total of payments.
 - **NOTE:** The payment and total of payments must be rounded up to the next dollar.
- See [special rules for California](#).

✗ You'll need to avoid:


- Using monthly payments ads for No Interest if Paid In Full payment plans.
- Advertising monthly payments on Twitter, because the disclosure exceeds Twitter's character limit.

Monthly Payments – 0% APR with equal payments

Sample newspaper ad

Sample catalog page

XYZ PROVIDER *Special financing for patients available now!*




\$XX/month¹ | 0% APR for 24 months² | Total of payments \$X,XXX

¹Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment.

²The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms for [X] years ([XX] months) apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchase will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

XYZ PROVIDER *Special financing for patients available now!*



\$XXX.XX/Month¹ \$XXX.XX/Month¹ \$XXX.XX/Month¹

Product/Service	Monthly payments ¹	Months to repay	Total payments
[Item 1]	\$XX	XX	\$X,XXX
[Item 2]	\$XX	XX	\$X,XXX
[Item 3]	\$XX	XX	\$X,XXX

¹Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment.

²The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms for [X] years ([XX] months) apply to qualifying purchases of \$[X,XXX] or more charged with approved credit. The special terms APR will continue to apply until all qualifying purchases are paid in full. The monthly payment will be the amount that will pay for the purchase in full in equal payments during the promotional (special terms) period. The APR for Purchase will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of 02/01/2018 and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].

✓ You'll need to:

- Include the sales price of the merchandise or service in close proximity to the advertised monthly payment, time to repay, and total of payments.
 - **NOTE:** The payment and total of payments must be rounded up to the next dollar.
- See [special rules for California](#).

✗ You'll need to avoid:

- Using monthly payments ads for No Interest if Paid In Full payment plans.
- Advertising monthly payments on Twitter, because the disclosure exceeds Twitter's character limit.

Monthly Payments – 12.99% APR with equal payments

Sample newspaper ad

Special financing for patients available now!

[Product or service]

\$XXX per month¹

12.99% APR² for XX months

Total of payments is \$X,XXX

¹Monthly payment is based on purchase price alone excluding taxes. Credit purchases subject to credit approval. Other transactions may affect the monthly payment.

²The Wells Fargo Health Advantage® credit card is issued by Wells Fargo Bank, N.A. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of 12.99% will apply to the qualifying purchase, and [XX] monthly payments equal to [Y.YYYY%] of the special terms balance are required. The advertised terms are an estimated assuming required monthly payments are made on the payment due date; no other balances are currently carried or will be carried on the account; and no additional charges are or will be added to the account. Because your actual account activity may be different than the assumptions used, or because of rounding, the number of payments or the final payment amount could be different than the advertised terms. The special terms APR will continue to apply until all qualifying purchases are paid in full. The APR for Purchases will apply to certain fees such as a late payment fee or if you use the card for other transactions. For new accounts, the APR for Purchase is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921. Offer expires [MM/DD/YYYY].



✓ You'll need to:

- Include the sales price of the merchandise or service in close proximity to the advertised monthly payment, time to repay, and total of payments.
 - **NOTE:** The payment and total of payments must be rounded up to the next dollar.
- Payment factor (Y.YYYY%) information is always available on the Price Sheet and also reference page [14](#).
- See [special rules for California](#).

✗ You'll need to avoid:

- Using monthly payments ads for No Interest if Paid In Full payment plans.
- Advertising monthly payments on Twitter, because the disclosure exceeds Twitter's character limit.

Frequently asked questions

What is a headline?	The most prominent language in the advertisement when the financing promotion and/or monthly payment is emphasized.
What is a subhead?	Additional language required in the advertisement, immediately next to or below the headline.
What is a disclosure?	Language detailing credit cost and terms information of the product(s) featured in the advertisement. Disclosures must be clear and conspicuous, but can, in some cases, be featured less prominently than the advertising headline. The disclosures required for each type of financing promotion are detailed in each section.
What are trigger terms?	<p>Words or phrases 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, whether positively or negatively mentioned (Ex. “no annual fee”). Trigger terms to be aware of when promoting financing include, but are not limited to:</p> <ul style="list-style-type: none">• No interest• Statement of interest, such as 12.99% 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• Whether or not any time period exists when the credit extended may be repaid without incurring a finance charge (If such time period exists, the specific time period should be stated.) <p>* 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 Wells Fargo Health Advantage® credit card is issued with approved credit by Wells Fargo Bank, N.A. For new accounts, the APR for Purchases is 12.99%. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.00. This information is accurate as of MM/01/YYYY and is subject to change. For current information, call us at 1-800-431-5921.</p>
What is a “call-to-action”?	A “call-to-action” is the desired action you want your customer to take (Ex. “Apply now” or “Learn more”). In online advertising, a call-to-action is a banner, a button, or some other type of clickable graphic or text meant to prompt a user to take the desired action.

Frequently asked questions (continued)

How do I link to financing disclosures?	Always use a link with clear, descriptive language that makes it obvious the link takes readers to financing terms (Ex. See Financing Terms). Make sure to use consistent hyperlink styles and take readers directly to the disclosures. For more information, refer to the Federal Trade Commission (FTC) “.com Disclosures” guide.
How should I identify Wells Fargo in our financing ads?	Identify Wells Fargo in the proper disclosure (Ex. Financing issued with approved credit by Wells Fargo Bank, N.A.). Never use the Wells Fargo logo, Wells Fargo stagecoach, or other visual Wells Fargo brand representations in your ads, since using our brand is a trademark infringement. We’ve also created financing ads for your website that you may download for free from the Marketing tab on the Online Resource Center at wellsfargo.com/retailservices .
What are the special rules for California?	When an actual or estimated monthly payment amount is identified in any promotional material, California state law may require substantial information be added. Because the additional information varies, no universal template works in all situations. For this reason, providers should not identify a monthly payment amount unless the promotional material is submitted to Wells Fargo Retail Services at ClientAdvertisingReview@wellsfargo.com ten (10) or more business days before its planned use. Wells Fargo Retail Services will work with providers to evaluate the promotion and, if necessary, draft a tailored disclosure including required additional information.
Where do I find the Payment Calculator?	<p>Please log on to the Online Resource Center at wellsfargo.com/retailservices and utilize the Payment Calculator when creating advertisements that feature monthly payments. This tool can be found under Advertising Resources on the left navigation bar of the Online Resource Center.</p> <p>To use the tool, you will need to select the tab for the promotion you are advertising. Then provide or select the following:</p> <ol style="list-style-type: none">1. Sale price of good(s) or service(s)2. Promotional period (24 months, 36 months, etc.)3. Payment terms (Ex. regular, equal, or custom payments)4. Annual Percentage Rate (APR) <p>Once you input the appropriate information, you will receive the monthly payment amount, the total amount of payments, and the time period to pay in full. You will need to use this information in the headline and subhead of your advertisement. Remember, the Payment Calculator is for merchant use only. While it may be used to calculate monthly payments for advertisements, it may not be used to calculate a monthly payment for a customer during a sale.</p>

Frequently asked questions (continued)

What is CAN-SPAM and Designated Sender?

The CAN-SPAM Act is a law that sets the rule for commercial email, gives recipients the right to have you stop emailing them, and spells out tough penalties for violations. CAN-SPAM also includes provisions that address the duties of “senders” and “initiators” of commercial electronic mail messages (“Designated Senders”). If a commercial email from you includes advertising about your products/services and the Wells Fargo Credit Card Program, you are the Designated Sender for purposes of CAN-SPAM compliance and agree to comply with the requirements in the CAN-SPAM rule (16 C.F.R. § 316). Below is a summary of the main requirements.

- **Don't use false or misleading header information.** Your “From,” “To,” “Reply-To,” and routing information – including the originating domain name and email address – must be accurate and identify the person or business who initiated the message.
- **Don't use deceptive subject lines.** The subject line must accurately reflect the content of the message.
- **Identify the message as an ad.** The law gives you a lot of leeway in how to do this, but you must disclose clearly and conspicuously that your message is an advertisement.
- **Tell recipients where you're located.** Your message must include your valid physical postal address. This can be your current street address, a post office box you've registered with the U.S. Postal Service, or a private mailbox you've registered with a commercial mail receiving agency established under Postal Service regulations.
- **Tell recipients how to opt out of receiving future email from you.** Your message must include a clear and conspicuous explanation of how the recipient can opt out of getting email from you in the future. Make sure your spam filter doesn't block these opt-out requests.
- **Honor opt-out requests promptly.** Any opt-out mechanism you offer must be able to process opt-out requests for at least 30 days after you send your message. You must honor a recipient's opt-out request in a timely manner. Wells Fargo's policy is to honor a recipient's opt-out request within 5 business days. You can't charge a fee, require the recipient to give you any personally identifying information beyond an email address, or make the recipient take any step other than sending a reply email or visiting a single page on an Internet website as a condition for honoring an opt-out request.