



# Advertising Guidelines

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

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Remember:

Your relationship manager can help as you  
create ads for your financing program.  
You can also find free program marketing tips  
and resources in the Online Resource Center  
at [wellsfargo.com/retailservices](https://wellsfargo.com/retailservices)

## Inside, you'll find ...

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### **Special financing requirements for the following plan types:**

- No Interest if Paid in Full (regular minimum payment plans)
- 0% APR (equal payment plans)
- Special (Reduced) Rate (regular, custom, and equal 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 employees, but also the merchants 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 financing providers. Advertising guidelines are subject to change, so please check the Online Resource Center at [wellsfargo.com/retailservices](https://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 for merchant use only and are specific to the Wells Fargo consumer financing programs. This guide should not be given to outside parties, including other credit providers, customers, or cardholders.

## **THIS DOCUMENT DOES NOT CONSTITUTE LEGAL ADVICE.**

Wells Fargo does not provide legal advice to merchants. 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 the best interests of you and your customers. 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?

Advertising the details of your credit card program accurately, clearly, and conspicuously helps customers understand the credit costs and terms you're offering. This helps build trust and creates 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 is actually conveyed to the customer.

Please review your advertising and marketing on a regular basis to ensure compliance with regulatory requirements and our Advertising Guidelines. In addition, always practice fair and responsible lending principles by being transparent and inclusive in your sales and marketing efforts including but not limited to the following:

- Offering credit to all customers.
- Presenting the same special terms promotions to all customers.
- Advertising in such a way as to ensure the viewing public does not believe themselves excluded on the basis of their race, sex, disability, or any other prohibited discriminatory basis through the use of words, images, or the location or publication in which the ads are published. This can be accomplished by using models of varying age, ethnicity, or sex; neighborhoods and housing representative of all income groups; products commonly used or associated across gender, race, and ethnic lines, and so on.

# Understand the guidelines (continued)

## 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
- The Truth in Lending Act (TILA), including Regulation Z
- Regulation B (Equal Credit Opportunity Act)
- Controlling the Assault of Non-Solicited Pornography And Marketing Act of 2003 ([CAN-SPAM Act](#))
- The Federal Trade Commission (FTC)
- Consumer Financial Protection Bureau (CFPB)

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

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

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

## 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 financing providers.

## What kind of ads do these 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 is subject to these guidelines.

# 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

- Provide all information in alternative ways. Examples include, but are not limited to:
  - Alternative text for images.
  - Closed captioning for audio-only messages.
  - Audio for video-only messages.
- Determine if color contrast meets Level AA requirements; see the [WebAIM Contrast Checker](#).

### 2. Operable

- Ensure users can navigate a site using only a keyboard.
- Do not restrict users by time; allow enough time for content to be read and understood.
- Avoid flashes within a site that could cause a seizure.

### 3. Understandable

- Create content that is easy to read and understand.
- Make the appearance and operation of web pages predictable.
- Provide users with contextual help and error prevention to help avoid and correct mistakes.

### 4. Robust

- Create content that can be interpreted by assistive technologies, such as screen readers.
- Use standard HTML controls to meet 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 with 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 on 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)

- 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 before the end of the promotional period.

#### **0% APR** (equal payment plans)

- 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.

#### **Special (Reduced) Rate** (regular, custom, and equal payment plans)

- Customers make monthly payments with a Special Rate over a specified time period.
- Special Rate continues to apply until the qualifying purchases are paid in full.

# Selecting general or trigger term advertising

When creating financing ads, there are many things to consider — the amount of space available, the length of your promotion, the level of complexity you’re willing to accept, and so on. Use the chart below to determine which type of advertising is best for you.

## General advertising

**Simplest approach** to advertising financing. Same headlines and disclosures apply to all financing plan types.

This should be your go-to approach when you have space limitations or are advertising on social media or billboards.

### Example headlines:

- Special financing for [XX] months\*
- Ask about our financing options\*
- Buy now, pay over time\*
- Convenient monthly payments available\*

See [page 13](#) for more general headlines.

**A short disclosure can be used**, including a credit approval statement and a [call-to-action](#). Example disclosures:

\*Subject to credit approval. Ask for details.

\*With approved credit. Ask for details.

“Call for details” may be used in place of “Ask for details” if a phone number is provided within the ad.

For digital channels, a clear call to action like

**Financing Terms >** can be used in place of “Ask for details.”

## Promotion-specific advertising/trigger terms

**More complex approach** to advertising financing. Each plan has its own set of approved headlines and disclosures. In some instances, subheads are also required.

If using [trigger terms](#) in your advertising, allow enough space for your disclosure language. When advertising online, disclosures must be one click away. Refer to the details later in this guide that match your plan and channel.

**Trigger terms** are words or phrases that prompt additional regulatory disclosures to clarify the credit costs and terms being promoted. Examples include:

- Statements of interest, such as “0% APR” or “No Interest”
- Monthly payment amounts

See [pages 14-19](#) for more trigger term scenarios.

**Full disclosure is required. Refer to [pages 14-18](#) for proper disclosure language for your promotion.**

For example, our full disclosures begin with the following:

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms for ...

Please note that monthly payment advertising comes with additional requirements. See [page 10](#) for details.

# The finer details of disclosures

<b>Where are my disclosures?</b>	<ul style="list-style-type: none"><li>• No Interest if Paid in Full: <a href="#">pages 14-15</a></li><li>• 0% APR: <a href="#">page 16</a></li><li>• Special (Reduced) Rate: <a href="#">pages 17-19</a></li></ul>
<b>When do I use them?</b>	<ul style="list-style-type: none"><li>• All mentions of financing require a disclosure.</li><li>• As outlined on <a href="#">page 8</a>, the short disclosure can be used for general references and the full disclosure is required when trigger terms are present.</li></ul>
<b>Are there minimum font requirements?</b>	<ul style="list-style-type: none"><li>• Yes. Always remember to use clear and conspicuous financing disclosures and offer limitations.<ul style="list-style-type: none"><li>– PRINT MEDIA: 8-point type for print ads up to 8.5" x 11"; proportionally larger type for print ads greater than 8.5" x 11"</li><li>– DIGITAL MEDIA: 10-point type (equivalent to 13.4 pixels) for email or online advertising; clear, descriptive language when linking to financing disclosures (which must appear one click away)</li></ul></li></ul>
<b>What offer limitations should be defined?</b>	<ul style="list-style-type: none"><li>• Minimum purchase, down payment, or taxes and delivery: If you require one of these, it must be mentioned directly in the ad.</li><li>• Expiration date: Include an expiration date if the offer is not always available.</li><li>• Product limitations: List excluded products or identify products the offer applies to.</li></ul>
<b>Why are footnote indicators important?</b>	<ul style="list-style-type: none"><li>• You'll notice throughout this guide that our examples use consistent footnote indicators (such as asterisks or 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. For multiple disclosures, use numbered footnote indicators in order of appearance, as they are easier to follow.</li><li>• 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.</li></ul>

# Advertising monthly payments

Special financing lets consumers 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 advertising monthly payments. See pages [23](#), [26](#), [31](#), and [46](#) for examples.

## Required elements

- Monthly payment amount<sup>1</sup>
- Length of time to repay
- Optional: Include APR for the promotional plan<sup>2</sup>
- Total of payments

## Disclosure

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 14-19](#).**

## Display notes

- All required elements except the disclosure must be **equally prominent**: same font, color, size, and so on.
- If one element is more noticeable than the rest, it is not equally prominent.

## Limitations

- No Interest if Paid in Full (regular 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

- Sign on to the [Online Resource Center](#) and use the “Estimate a Payment” tool on the Internet Processing System tab to get proper calculations.
- Calculations always **round UP**; you may round up to the nearest dollar.

# Things to know when using financing-related terminology

Approved	Not Approved	Why?
<ul style="list-style-type: none"> <li>Special financing</li> <li>Promotional financing</li> </ul>	<ul style="list-style-type: none"> <li>Free financing</li> <li>Interest-free financing</li> <li>No interest (without term length)</li> <li>Zero interest</li> <li>0% interest</li> <li>Same as cash</li> </ul>	<ul style="list-style-type: none"> <li>When advertising financing, words matter. Proper headline usage ensures you are accurately describing the financing product you are promoting.</li> <li>Refer to <a href="#">page 8</a> to review general and trigger term advertising differences.</li> </ul>
<ul style="list-style-type: none"> <li>Convenient financing</li> <li>Easy application</li> </ul>	<ul style="list-style-type: none"> <li>Easy financing</li> </ul>	<ul style="list-style-type: none"> <li>To avoid misinterpretation that financing is easy for everyone, as financing may be a financial burden to some.</li> </ul>
<ul style="list-style-type: none"> <li>Manageable</li> <li>Convenient</li> <li>Special</li> </ul>	<ul style="list-style-type: none"> <li>Affordable</li> <li>Low APR</li> </ul>	<ul style="list-style-type: none"> <li>Each consumer situation is unique, and we cannot assume that credit is affordable or that they consider the given APR as “low”.</li> </ul>
<ul style="list-style-type: none"> <li>Make monthly payments</li> </ul>	<ul style="list-style-type: none"> <li>Save</li> <li>Save money with financing</li> </ul>	<ul style="list-style-type: none"> <li>With special financing, customers are paying over time (rather than saving money) and in some instances do pay interest or fees.</li> <li>If your offer features a product discount, there must be a clear separation between “save” and the financing offer.</li> </ul>
<ul style="list-style-type: none"> <li>Convenient monthly payments</li> <li>Special monthly payments</li> </ul>	<ul style="list-style-type: none"> <li>As low as</li> <li>Low monthly payments</li> </ul>	<ul style="list-style-type: none"> <li>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; refer to pages <a href="#">23</a>, <a href="#">26</a>, <a href="#">31</a>, and <a href="#">46</a>.</li> </ul>
<ul style="list-style-type: none"> <li>Monthly payments are required on all financing promotions</li> </ul>	<ul style="list-style-type: none"> <li>No payments</li> <li>No payments for [XX] months</li> <li>Buy now, pay later</li> </ul>	<ul style="list-style-type: none"> <li>All financing promotions have a minimum monthly payment.</li> <li>While customers receive products or services today, they are required to pay over time until their balance is paid off.</li> </ul>
<ul style="list-style-type: none"> <li>Special financing for [XX] months</li> </ul>	<ul style="list-style-type: none"> <li>Up to XX months</li> <li>As low as XX APR</li> </ul>	<ul style="list-style-type: none"> <li>These terms can imply that some information isn’t being disclosed and can be misleading.</li> </ul>
<ul style="list-style-type: none"> <li>Fast credit decisions</li> <li>Quick credit decisions</li> </ul>	<ul style="list-style-type: none"> <li>Instant approval</li> <li>Guaranteed approval</li> <li>No credit check</li> <li>No credit needed</li> <li>WAC, OAC, other abbreviations</li> </ul>	<ul style="list-style-type: none"> <li>Approvals may be fast, but they're not instant, and approvals are not guaranteed as some customers can be declined for credit.</li> <li>A credit check is always required as part of our application process.</li> <li>Consumers do not understand what these mean; spell out for transparency.</li> </ul>
<ul style="list-style-type: none"> <li>Issued by</li> <li>Collaborating with</li> <li>Working with</li> <li>Teaming up with</li> </ul>	<ul style="list-style-type: none"> <li>Wells Fargo logo or other visual brand representations, referring to Wells Fargo as your partner</li> </ul>	<ul style="list-style-type: none"> <li>The Wells Fargo brand is protected and follows standards that must be adhered to. Do not use Wells Fargo brand elements without express permission.</li> </ul>

# Let's get started

## Selecting a promotion.

- 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 7](#) for explanations.

## What's most important to you?

- **Easiest approach:** Avoid trigger terms like a mention of interest or monthly payments. See the General Advertising column on [page 8](#) for a quick reference and [page 13](#) for additional headline ideas.
- **Stating length of time:** You can still avoid trigger terms and state month or years. See the General Advertising column on [page 8](#) for quick reference and [page 13](#) for additional headline ideas.
- **Using promotion specifics, like “no interest”:** Pay special attention to the details.
  - This requires approved headlines, full disclosure language, and sometimes a subhead.
  - See [pages 14-15](#) for the No Interest if Paid in Full plan, [page 16](#) for the 0% APR plan, and [pages 17-19](#) for the Special (Reduced) Rate plan.

## Where will your ad be placed?

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).
- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# How to create general financing advertisements

## 1. Choose your general headline

- Looking to pay over time? Special financing available.<sup>1</sup>
- Special financing for [XX] months.<sup>1</sup>
- Special financing available for [XX] months.<sup>1</sup>
- Special financing until [YYYY].<sup>1</sup>
- Special financing for [XX], [XX], or [XX] months.<sup>1</sup>
- [XX] months special financing available.<sup>1</sup>
- Ask about our financing options.<sup>1</sup>
- Buy now, pay over time.<sup>1</sup>
- Take me home today. Convenient monthly payments available.<sup>1</sup>
- Competitive financing available.<sup>1</sup>
- Make it happen with financing.<sup>1</sup>
- Make it possible today with financing.<sup>1</sup>
- Financing that fits your budget.<sup>1</sup>
- Realize your dream today with convenient financing options.<sup>1</sup>
- Sleep well today with financing.<sup>1</sup>
- Beautiful furniture, attractive [XX]-month financing. Turn your bedroom into a relaxing escape with convenient financing options.<sup>1</sup>
- Create your dream room with special financing for [XX] months.<sup>1</sup>
- Looking to update your living room? See our latest financing offer.<sup>1</sup>
- Big ideas for your home, convenient monthly payments for your budget.<sup>1</sup>
- Ready for an upgrade? Special financing available.<sup>1</sup>
- Give gifts they'll enjoy today and for years to come with convenient financing options.<sup>1</sup>
- Discover our latest collection with this special financing offer.<sup>1</sup>
- Get the custom jewelry you want today. Special financing available for [XX] months.<sup>1</sup>
- Financing options that are a cut above.<sup>1</sup>
- Financing available.<sup>1</sup>
- Convenient financing.<sup>1</sup>
- Flexible financing.<sup>1</sup>

## 2. Add a general disclosure

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

<sup>1</sup> Subject to credit approval. Ask for details.

<sup>1</sup> With approved credit. Ask for details.

<sup>1</sup> Subject to credit approval. Call for details.

<sup>1</sup> With approved credit. Call for details.

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

<sup>1</sup> Subject to credit approval. Financing terms.

<sup>1</sup> With approved credit. Financing terms.

**NOTE:** You must include the following disclosure when advertising credit card name.

<sup>1</sup> The [Card Name] credit card is issued with approved credit by Wells Fargo Bank, N.A. Ask for details.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).

- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising disclosures by plan – No Interest if Paid in Full

## How to create your **REGULAR PAYMENTS** advertisements

### 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.<sup>1</sup>
  - Type size must be clear and conspicuous.
  - Place immediately next to or below headline.

### 3. Include an 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:

<sup>1</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., **an Equal Housing Lender**. 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 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 the ad will be in the market.

- **If you promote home repair and/or home improvement**, include the “, an Equal Housing Lender” disclosure language.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).

- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising disclosures by plan – No Interest if Paid in Full

## How to create your **CUSTOM PAYMENTS** advertisements

### 1. Choose your headline:

- No Interest if Paid in Full...
  - within [XX] months.
  - for [XX] months with custom payments.
  - by [Month 1, Year].
  - by [Month 1, Year] with custom 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.<sup>1</sup>
  - Type size must be clear and conspicuous.
  - Place immediately next to or below headline.

### 3. Include an 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:

<sup>1</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., **an Equal Housing Lender**. Special terms apply to qualifying purchases of **[\$[X,XXX] or more** charged with approved credit. Custom payments of [**\$ or %**] of the original purchase balance are required during the promotional 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 28.99%. If the purchase balance is not paid in full at the end of the promotional period, the remaining purchase balance will be transferred to the regular balance. The monthly payment on the regular balance may be more than the monthly payment during the promotional period. 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 the ad will be in the market.

- **If you promote home repair and/or home improvement**, include the “, an Equal Housing Lender” disclosure language.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).

- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising disclosures by plan – 0% APR with Equal Payments

## 1. Choose your headline:

- 0% APR for [X] months.<sup>1</sup>
- 0% APR for [X] years.<sup>1</sup>
- 0% APR for [X] years, with a minimum purchase of [\$X,XXX].<sup>1</sup>
- 0% APR until [year], with [XX] equal payments.<sup>1</sup>
- No interest for [XX] months.<sup>1</sup>
- No interest for [X] years.<sup>1</sup>
- No interest for [X] years, with a down payment of [\$X,XXX].<sup>1</sup>
- No interest until [year], with [XX] equal payments.<sup>1</sup>

See below for additional disclosure language required when promoting years.

## 2. 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.

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

<sup>1</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. 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 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].

- **If you promote home repair and/or home improvement**, add the “, an Equal Housing Lender” disclosure language.
- **If you promote years**, add the “for [X] years ([XX] months)” language.

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

## 4. Refer to the Advertising by Channel pages for more detail.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).
- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).
- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising disclosures by plan – Special (Reduced) Rate

## How to create your **REGULAR PAYMENTS** advertisements

### 1. Choose your headline:

- Reduced rate of [X.XX]% APR with regular payments.<sup>1</sup>
- Convenient regular payments with a reduced rate of [X.XX]% APR.<sup>1</sup>

### 2. Include a subhead if:

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

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

<sup>1</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., **an Equal Housing Lender**. 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. Regular monthly payments 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 the ad will be in the market.

- **If you promote home repair and/or home improvement**, add the “, an Equal Housing Lender” disclosure language.

### 4. Refer to the Advertising by Channel pages for more detail.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).

- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising disclosures by plan – Special (Reduced) Rate

## How to create your **CUSTOM PAYMENTS** advertisements

### 1. Choose your headline:

- Reduced rate of [X.XX]% APR with custom payments.<sup>1</sup>
- Convenient custom payments with a reduced rate of [X.XX]% APR.<sup>1</sup>

### 2. Include a subhead if:

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

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

<sup>1</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., **an Equal Housing Lender**. 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 %] 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 the ad will be in the market.

- **If you promote home repair and/or home improvement**, add the “, an Equal Housing Lender” disclosure language.

### 4. Refer to the Advertising by Channel pages for more detail.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).

- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising disclosures by plan – Special (Reduced) Rate

## How to create your EQUAL PAYMENTS advertisements

### 1. Choose your headline:

- [X.XX]% APR with [##] equal monthly payments.<sup>1</sup>
- [##] equal monthly payments with a [X.XX]% APR.<sup>1</sup>
- Special Rate of [X.XX]% APR with [##] equal monthly payments.<sup>1</sup>
- [##] equal monthly payments with a Special Rate of [X.XX]% APR.<sup>1</sup>
- Reduced Rate of [X.XX]% APR with [##] equal monthly payments.<sup>1</sup>
- [##] equal monthly payments with a Reduced Rate of [X.XX]% APR.<sup>1</sup>

### 2. Include a subhead if:

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

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

<sup>1</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an **Equal Housing Lender**. Special terms apply to qualifying purchases charged with approved credit. The special terms APR of [X.XX]% will apply to the qualifying purchase, and [##] 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 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 the ad will be in the market.

- **If you promote home repair and/or home improvement**, add the “, an Equal Housing Lender” disclosure language.

### 4. Refer to the Advertising by Channel pages for more detail.

- For font size, footnotes, and other details of disclosure usage, see [page 9](#).

- For print, mail, billboards, and so on, see examples on [pages 21-36](#).
- For online and email, see examples on [pages 37-46](#).

- For social media, see examples on [pages 47-50](#).
- For broadcast, see examples on [pages 51-55](#).

# Advertising by channel

## Print

- Newspaper/Catalog
- Direct Mail
- Large Format (billboard)/  
Small Format (button)

## Digital

- Email
- Online
- Social Media

## Broadcast

- TV
- Radio

Print advertising

Print advertising

# Print – Newspaper/Print Ad

## General Financing

Sample print ad

**Special financing  
for 36 months\***  
with a minimum purchase of \$X,XXX.

\*Subject to credit approval. Ask for details.



*[Your product/service photo here]*

### ✓ You'll need to:

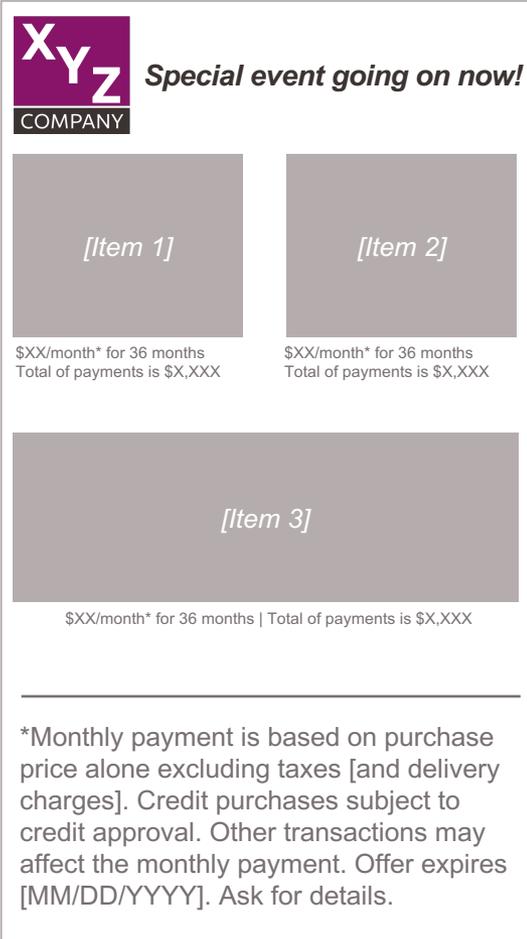
- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 8 points. Increase the disclosure font size proportionately if the piece is larger than 8.5" x 11".
- If a minimum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

**This example is for 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 – Newspaper Ad and Catalog Page

## Monthly Payments – General Financing

Sample newspaper ad



**XYZ** *Special event going on now!*  
COMPANY

[Item 1]      [Item 2]

\$XX/month\* for 36 months  
Total of payments is \$X,XXX      \$XX/month\* for 36 months  
Total of payments is \$X,XXX

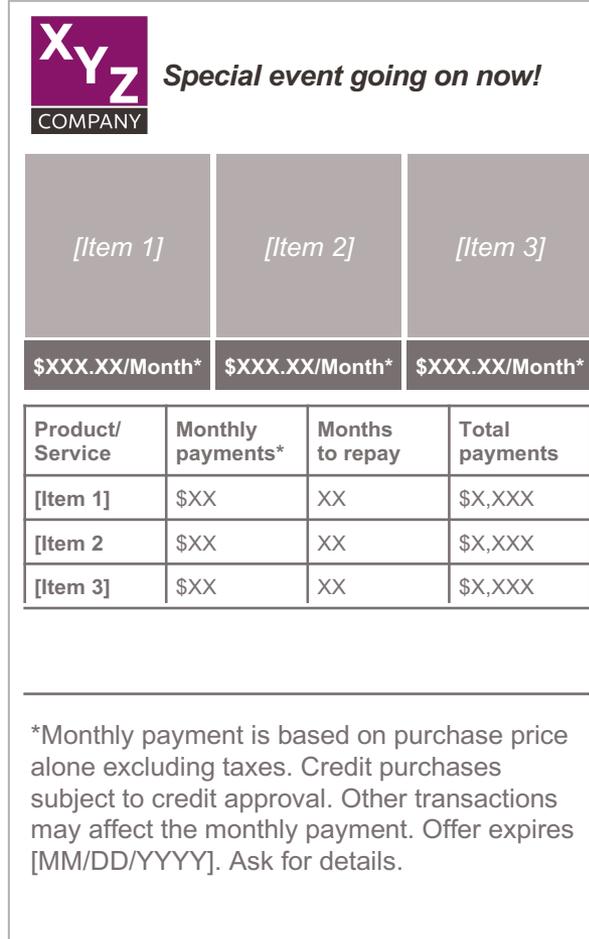
[Item 3]

\$XX/month\* for 36 months | Total of payments is \$X,XXX

---

\*Monthly 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



**XYZ** *Special event going on now!*  
COMPANY

[Item 1]      [Item 2]      [Item 3]

\$XXX.XX/Month\*      \$XXX.XX/Month\*      \$XXX.XX/Month\*

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

---

\*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.

### ✓ 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](#).
- Sign on to the [Online Resource Center](#) and use the Estimate a Payment tool to ensure proper calculations.

### ⊗ 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.
- Building your own payment calculators. Leverage approved tools created by Wells Fargo. Reach out to your Relationship Representative if you have questions.

# Print – Newspaper/Print Ad

## No Interest if Paid in Full

Sample newspaper 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.\*

Minimum purchase of \$X,XXX required.

---

*[Your product/service photo here]*

\*The [Card Name] 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 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].

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 8 points. Increase the disclosure font size proportionately if the piece is larger than 8.5" x 11".
- If a 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 (for example, 6 months = \$240, 12 months = \$480, 18 months = \$720).

**This example is for 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 – Newspaper/Print Ad

## 0% APR with Equal Payments

Sample newspaper ad

### Special event going on now!





*[Your product/service photo here]*

**0% APR for 36 months\***  
with equal payments.

Minimum purchase of \$X,XXX.



*[Your product/service photo here]*

**0% APR for 48 months\***  
with equal payments.

Minimum purchase of \$X,XXX.

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. Special terms for 36 months apply to qualifying purchases of [\$X,XXX] or more charged with approved credit. Special terms for 48 months apply to qualifying purchases of [\$X,XXX] or more 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 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].

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 8 points. Increase the 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 a minimum purchase is required, it must be added after the required subhead and in the disclosure.

**This example is for 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 – Newspaper Ad & Catalog Page

## Monthly Payments – 0% APR with Equal Payments

Sample newspaper ad

Sample catalog page

**XYZ COMPANY** *Special event going on now!*

*[Item 1]*      *[Item 2]*

\$XX/month<sup>1</sup>  
X.XX% APR for 36 months<sup>2</sup>  
Total of payments is \$X,XXX

\$XX/month<sup>1</sup>  
X.XX% APR for 36 months<sup>2</sup>  
Total of payments is \$X,XXX

*[Item 3]*

\$XX/month<sup>1</sup> | X.XX% APR for 36 months<sup>2</sup> | Total of payments is \$X,XXX

<sup>1</sup>Monthly 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.  
<sup>2</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. 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 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].

**XYZ COMPANY** *Special event going on now!*

*[Item 1]*      *[Item 2]*      *[Item 3]*

\$XXX.XX/Month<sup>1</sup>      \$XXX.XX/Month<sup>1</sup>      \$XXX.XX/Month<sup>1</sup>

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

<sup>1</sup>Monthly 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.  
<sup>2</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. 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 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].

### ✓ 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](#).
- Sign on to the [Online Resource Center](#) and use the Estimate a Payment tool to ensure proper calculations.

### ⊗ 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.
- Building your own payment calculators. Leverage approved tools created by Wells Fargo. Reach out to your Relationship Representative if you have questions.

These examples are for 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 – Newspaper/Print Ad

## Special (Reduced) Rate

Sample print ad (with custom payments)

*Special event going on now!*



**Reduced rate of X.XX% APR  
with custom payments!\***

Call 1-800-XXX-XXXX to schedule  
a free in-home estimate today.

---

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. 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 %] 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].

*[Your product/service photo here]*

### ✓ You'll need to:

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

# Print – Catalog Spread

## No Interest if Paid in Full

Sample catalog spread



**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.\*  
**Minimum purchase of \$X,XXX required.**



*[Your product/service photo here]*

\*Refer to page 2 for important credit costs and terms.

1



*[Your product/service photo here]*      *[Your product/service photo here]*

Product or Service \$XXX.XX      **XX% off** Product or Service

**Special event going on now!**

---

\*The [Card Name] 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 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].



*[Your product/service photo here]*

Product or Service \$XXX.XX

2

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the 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 a 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 (for example, 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

**XYZ**  
COMPANY

**0% APR for 3 years\***  
with equal payments.

Minimum purchase of \$X,XXX.

[Your product/service photo here]

\*Refer to page 2 for important credit costs and terms.

1

[Your product/service photo here]

[Your product/service photo here]

Product or Service \$XXX.XX

XX% off Product or Service

**Special event going on now!**

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A. Special terms for 3 years (36 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. 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].

Product or Service \$XXX.XX

2

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the 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 a 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

## Special (Reduced) Rate

Sample catalog spread (with custom payments)

**XYZ**  
COMPANY

### Reduced rate of X.XX% APR with custom payments!\*

Minimum purchase of \$X,XXX.

[Your product/service photo here]

\*Refer to page 2 for important credit costs and terms.

1

[Your product/service photo here] [Your product/service photo here]

Product or Service \$XXX.XX **XX% off** Product or Service

### Special event going on now!

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. 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 %] 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].

[Your product/service photo here]

Product or Service \$XXX.XX

2

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the 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 a 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 – Newspaper Ad & Catalog Page

## Monthly Payments – Special (Reduced) Rate

Sample newspaper ad  
(with regular payments)



**Special event going on now!**

[Item 1]

[Item 2]

\$XX/month<sup>1</sup>  
X.XX% APR for XX months<sup>2</sup>  
Total of payments is \$X,XXX

\$XX/month<sup>1</sup>  
X.XX% APR for XX months<sup>2</sup>  
Total of payments is \$X,XXX

[Item 3]

\$XX/month<sup>1</sup> | X.XX% APR for XX months<sup>2</sup> | Total of payments is \$X,XXX

<sup>1</sup>Monthly 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.  
<sup>2</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. 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. Regular monthly payments 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].

Sample catalog page  
(with regular payments)



**Special event going on now!**

[Item 1]

[Item 2]

[Item 3]

\$XXX.XX/Month<sup>1</sup>

\$XXX.XX/Month<sup>1</sup>

\$XXX.XX/Month<sup>1</sup>

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

<sup>1</sup>Monthly 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.  
<sup>2</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A., an Equal Housing Lender. 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. Regular monthly payments 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].

### ✓ 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](#).
- Sign on to the [Online Resource Center](#) and use the Estimate a Payment tool to ensure proper calculations.

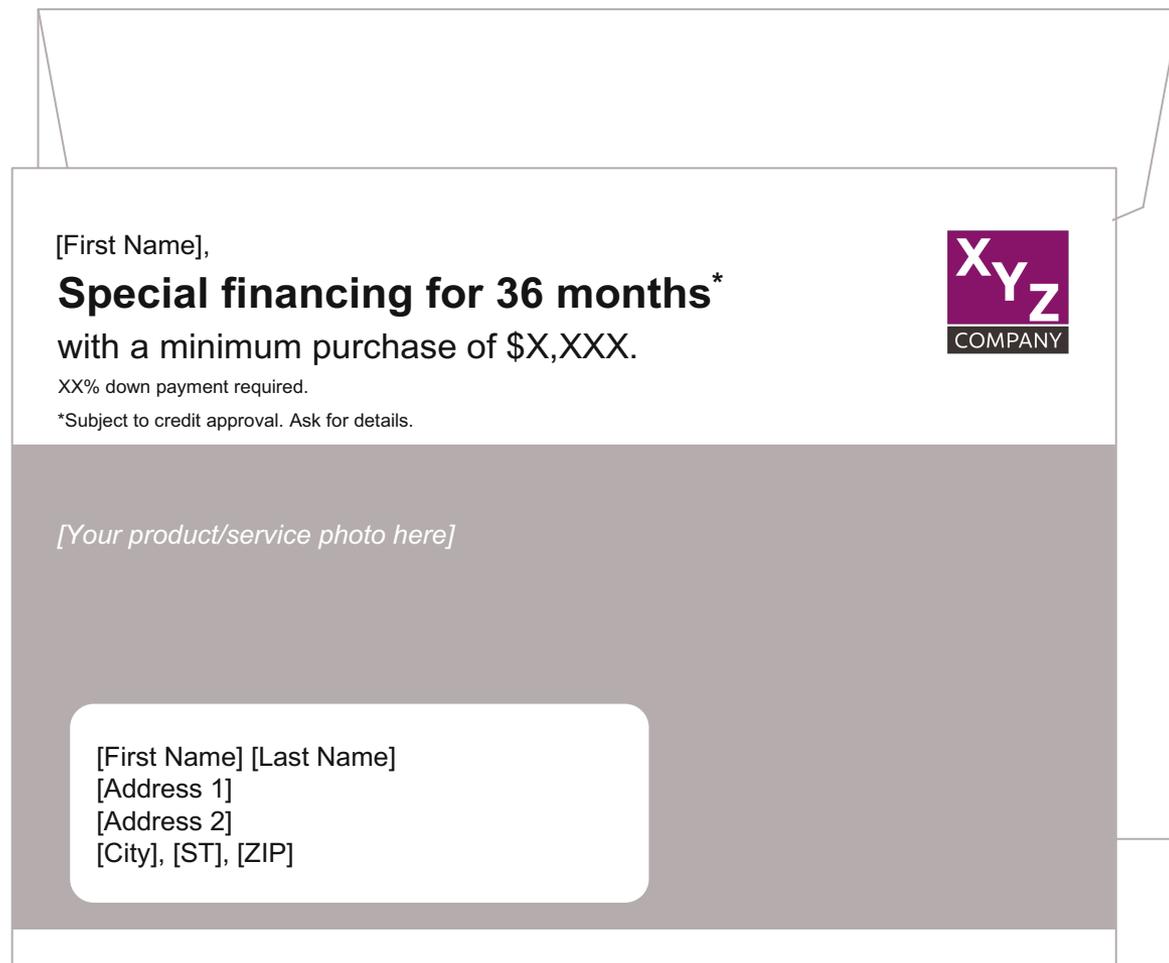
### ⊗ You'll need to avoid:

- 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.
- Building your own payment calculators. Leverage approved tools created by Wells Fargo. Reach out to your Relationship Representative if you have questions.

# Print – Direct Mail

## General Financing

Sample direct mail



### ✓ You'll need to:

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

### ✗ You'll need to avoid:

- Identifying the recipient as a cardholder on the exterior of a piece (for example, 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.

This example is for 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 – 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.\*

**Minimum purchase of \$X,XXX required.**

**\*Refer to the reverse for financing terms.**



[First Name] [Last Name]  
[Address 1]  
[Address 2]  
[City], [ST], [ZIP]

*[Your product/service photo here]*

**BACK**

**No interest if paid in full within 12 months\***

\*The [Card Name] 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 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].

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 8 points.
- If the piece is two-sided, direct customers to the disclosure by adding “Refer to the reverse for financing terms” on the page with the financing headline.
- Repeat the promotional offer on the reverse.
- If the piece is personalized, secure the cardholder’s information within an envelope or a sealed mailer.
- If a 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 (for example, 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 (for example, do not use “Exclusive cardholder offer inside”).
- Placing the disclosure on a stand-alone page or on a page not containing any other promotional material.
- 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. 33

This example is for 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 – Direct Mail

## 0% APR with Equal Payments

Sample direct mail

**FRONT**

[First Name],

# 0% APR for 36 months\*

with equal payments.

**Minimum purchase of \$X,XXX.**

**\*Refer to the reverse for financing terms.**



[First Name] [Last Name]  
[Address 1]  
[Address 2]  
[City], [ST], [ZIP]

*[Your product/service photo here]*

**BACK**

**0% APR for 36 months\***

\*The [Card Name] 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 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/DD/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 symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 8 points.
- If the piece is two-sided, direct customers to the disclosure by adding “Refer to the reverse for financing terms” on the page with the financing headline.
- Repeat the promotional offer on the reverse.
- If the piece is personalized, secure the cardholder’s information within an envelope or a sealed mailer.
- If a 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 (for example, do not use “Exclusive cardholder offer inside”).
- Placing the disclosure on a stand-alone page or on a page not containing any other promotional materials.
- 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.

This example is for 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 – Direct Mail

## Special (Reduced) Rate

Sample direct mail

**FRONT**

[First Name],

## Reduced rate of X.XX% APR

with custom payments!\*

**Minimum purchase of \$X,XXX.**

**\*Refer to the reverse for financing terms.**



[First Name] [Last Name]  
[Address 1]  
[Address 2]  
[City], [ST], [ZIP]

*[Your product/service photo here]*

**BACK**

**Reduced rate of X.XX% APR with custom payments\***

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A. an Equal Housing Lender. 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 %] 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].

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 8 points.
- If the piece is two-sided, direct customers to the disclosure by adding “Refer to the reverse for financing terms” on the page with the financing headline.
- Repeat the promotional offer on the reverse.
- If the piece is personalized, secure the cardholder’s information within an envelope or a sealed mailer.
- If a minimum purchase is required, it must be added after the required subhead and in the disclosure.

### ⊗ You'll need to avoid:

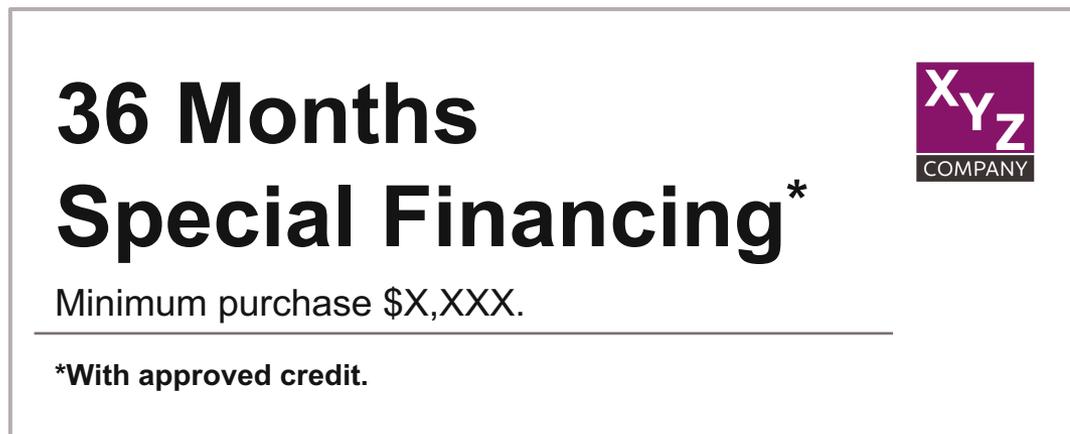
- Identifying the recipient as a cardholder on the exterior of a piece (for example, do not use “Exclusive cardholder offer inside”).
- Placing the disclosure on a stand-alone page or on a page not containing any other promotional material.
- Sending solicitations that resemble a check or invoice, or 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.

This example is for 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 – Billboard and Button

## General Financing

Sample billboard ad



**36 Months  
Special Financing\***

Minimum purchase \$X,XXX.

**\*With approved credit.**

**XYZ  
COMPANY**

Sample button



**ASK ABOUT  
SPECIAL  
FINANCING\***

Min. purchase \$X,XXX.  
\*With approved credit.

### ✓ You'll need to:

- Advertise general financing.
- Always include the disclosure (for example, "With approved credit.") large enough to read from a distance.
- If a minimum purchase is required, it must be added after the required subhead and in the disclosure.
- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- 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.

### ✗ You'll need to avoid:

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

These examples are for illustration only. Please follow the Advertising Disclosure language in this guide.

# Digital advertising

# Digital – Email

## General Financing

Sample email ad

From: XYZpromotions@XYZ.com  
Subject: 12 months financing available!



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

### Special financing for 12 months\*

with a minimum purchase of \$X,XXX.

*Purchase [product or service] with  
this special financing offer.*

*[Your product/service photo here]*

**\*Subject to credit approval. Ask for details.**

**Find a store near you** ▶

This message was sent to [customer@email.com](mailto:customer@email.com). You are receiving this email because you signed up for our E-Club. 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 Company: 123 Street Name, City, ST, 54321, U.S.A [Privacy Policy and Terms of Use](#)

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### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the 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](#) like “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](#); include their additional disclosures required for email advertising.
- Comply with [ADA Standards](#).
- If a 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.

**This example is for 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.

# Digital – Email

## No Interest if Paid in Full

Sample email ad

From: XYZpromotions@XYZ.com  
Subject: XYZ Special Event Going On Now



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

[Your product/service photo here]  
(Links to product page)

[Shop now >](#)

[Your product/service photo here]  
(Links to product page)

[Shop now >](#)

This message was sent to [customer@email.com](mailto:customer@email.com). You are receiving this email because you signed up for our E-Club. 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 Company: 123 Street Name, City, ST, 54321, U.S.A

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Disclosure – one click away, without scrolling

\*The [Card Name] 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 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].

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### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Directly link to financing terms immediately following the financing offer.
  - The link text 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 an anchor link within the email or a landing page.
  - The link to the disclosure must appear before (above or to the left of) any [call-to-action](#) (such as “Shop Now”) button or link.
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM Act](#); include their additional disclosures required for email advertising.
- Comply with [ADA Standards](#).
- If a 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 (for example, 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 (for example, don't link to product pages before the [“Go to financing terms”](#) link in the body of the email).

# Digital – Email

## 0% APR with Equal Payments

Sample email ad

From: XYZpromotions@XYZ.com  
Subject: XYZ Special Event Going On Now



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

**0% APR for  
36 months\***  
with equal payments.  
Minimum purchase \$X,XXX.  
With approved credit. | [Go to financing terms >](#)

[Your product/service photo here]  
(Links to product page) [Shop now >](#)

[Your product/service photo here]  
(Links to product page) [Shop now >](#)

This message was sent to [customer@email.com](mailto:customer@email.com). You are receiving this email because you signed up for our E-Club. 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 Company: 123 Street Name, City, ST, 54321, U.S.A

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Disclosure – one click away, without scrolling

<sup>1</sup> The [Card Name] 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 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].

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### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Directly link to financing terms immediately following the financing offer.
  - The link text 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 an anchor link within the email or a landing page.
  - The link to the disclosure must appear before (above or to the left of) any [call-to-action](#) (such as “Shop Now”) button or link.
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM Act](#); include their additional disclosures required for email advertising.
- Comply with [ADA Standards](#).
- If a 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 (for example, don't link to product pages before the [“Go to financing terms”](#) link in the body of the email).

# Digital – Email

## Special (Reduced) Rate

Sample email ad (with regular payments)

From: XYZpromotions@XYZ.com  
Subject: XYZ Special Event Going On Now



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

**Reduced rate of  
X.XX% APR**  
with equal payments.\*  
With approved credit. | [Go to financing terms >](#)

[Your product/service photo here]  
(Links to product page) [Shop now >](#)

[Your product/service photo here]  
(Links to product page) [Shop now >](#)

This message was sent to [customer@email.com](mailto:customer@email.com). You are receiving this email because you signed up for our E-Club. 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 Company: 123 Street Name, City, ST, 54321, U.S.A

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Disclosure – one click away, without scrolling

\*The [Card Name] credit card is issued by Wells Fargo Bank, N.A. an Equal Housing Lender. 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 %] 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].

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### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Directly link to financing terms immediately following the financing offer.
  - The link text 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 an anchor link within the email or a landing page.
  - The link to the disclosure must appear before (above or to the left of) any [call-to-action](#) (such as “Shop Now”) button or link.
- Comply with the Truth in Lending Act and related regulations, anti-spam guidelines, and the [CAN-SPAM Act](#); include their additional disclosures required for email advertising.
- Comply with [ADA Standards](#).
- If a 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 (for example, don't link to product pages before the [“Go to financing terms”](#) link in the body of the email).

# Digital – Online

## General Financing

Sample online ad



[Your product/service photo here]

**XYZ**  
COMPANY

**Special financing for 12 months\***  
with a minimum purchase of \$X,XXX. \*Subject to credit approval. Ask 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](#) under the Marketing Tab.

This example is for 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.

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the 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 (for example, “Important financing terms and conditions.”)
- Refer to the FTC’s [.com Disclosures](#) guide.
- Comply with [ADA Standards](#).
- If a 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, modal window, lightbox, or the like.
- Making customers scroll to find important financing terms and conditions.
- Placing financing payment calculators/estimators on your website.

# Digital – Online

## No Interest if Paid in Full

Sample online 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.\*

**Subject to credit approval.**

**Minimum purchase of \$X,XXX required.**

[\\*Go to Financing Terms](#)



Disclosure – one click away, without scrolling

\*The [Card Name] 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 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].

This example is for 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.

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Meet these disclosure specifications when featuring a [call-to-action](#) 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 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 call-to-action and use clear descriptive language informing the customer that the disclosure is behind the link (for example: “Important terms of financing” or “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 a 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 (for example, 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.

# Digital – Online

## 0% APR with Equal Payments

Sample online ad

**Special event going on now!**

**0% APR for 36 months\*  
with equal payments.**

**Subject to credit approval.**

**Minimum purchase of \$X,XXX.**

[\\*Go to Financing Terms](#)

[Your product/service photo here]

Disclosure – one click away, without scrolling

\*The [Card Name] 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 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].

This example is for 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.

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Meet these disclosure specifications when featuring a [call-to-action](#) 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 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 call-to-action and use clear descriptive language informing the customer that the disclosure is behind the link (for example, “Important terms of financing” or “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 a 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.

# Digital – Online

## Special (Reduced) Rate

Sample online ad (with equal payments)

**Special event going on now!**

**X.XX% APR with  
## monthly payments!\***

**Subject to credit approval.**

**Call 1-800-XXX-XXXX to schedule  
a free in-home estimate today.**

[\\*Go to Financing Terms](#)

[Your product/service photo here]

XYZ  
COMPANY

Disclosure – one click away, without scrolling

\*The [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 of [X.XX]% will apply to the qualifying purchase, and [##] 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 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].

**This example is for 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.

### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Meet these disclosure specifications when featuring a [call-to-action](#) 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 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 call-to-action and use clear descriptive language informing the customer that the disclosure is behind the link (for example, “Important terms of financing” or “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 a minimum purchase is required, it must be added after the required subhead and in the disclosure.

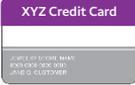
### ⊗ You'll need to avoid:

- 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.

# Digital – Email and Online

## Monthly Payments

Examples

General Financing	0% APR with Equal Payments	Special (Reduced) Rate with Regular Payments
<p><b>Product Name</b></p> <p>Product description product description product description product description product description</p> <p><b>\$X,XXX.XX</b></p>  <p><b>Special Financing</b></p>  <p><b>\$XX/month*</b> for 36 months Total of payments is <b>\$X,XXX</b></p> <p><a href="#">Get details</a> <a href="#">Apply Today</a></p> <p>One click away</p> <div data-bbox="73 1029 504 1200" style="border: 1px solid black; padding: 5px;"> <p>*Monthly 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.</p> </div>	<p><b>Product Name</b></p> <p>Product description product description product description product description product description</p> <p><b>\$X,XXX.XX</b></p>  <p> <b>\$XX/month<sup>1</sup></b> 0% APR for <b>48 months<sup>2</sup></b> Total of payments is <b>\$X,XXX</b></p> <p><a href="#">Get details</a> <a href="#">Apply Today</a></p> <p>One click away</p> <div data-bbox="600 879 1251 1329" style="border: 1px solid black; padding: 5px;"> <p><sup>1</sup>Monthly 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.</p> <p><sup>2</sup>The [Card Name] credit card is issued by Wells Fargo Bank, N.A. Special terms for 4 years (48 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 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].</p> </div>	<p><b>Product Name</b></p> <p>Product description product description product description product description product description</p> <p><b>\$X,XXX.XX</b></p>  <p> <b>\$XX/month<sup>1</sup></b> X.XX% APR for <b>60 months<sup>2</sup></b> Total of payments is <b>\$X,XXX</b></p> <p><a href="#">Get details</a> <a href="#">Apply Today</a></p> <p>One click away</p> <div data-bbox="1309 872 1901 1329" style="border: 1px solid black; padding: 5px;"> <p><sup>1</sup>Monthly 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.</p> <p><sup>2</sup>The [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. Regular monthly payments 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].</p> </div>

# Digital – Social Media

## General Financing

### Sample social media ads

#### Facebook sample ad



XYZ COMPANY  
**XYZ Company**  
January 01, 20XX

Special financing for 36 months\* with a minimum purchase of \$X,XXX. \*Subject to credit approval. Ask for details. [YourURL.com]

[Your product/service photo here]

Like • Comment • Share    25    5

Photo with caption

#### Twitter sample ad

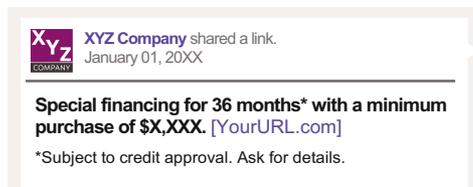


Tweets

XYZ COMPANY  
**XYZ Company** @xyzcompany    Jan 01  
January 01, 20XX

Special financing for 36 months\* with a minimum purchase of \$X,XXX.  
\*Subject to credit approval. Ask for details.

[Your product/service photo here]



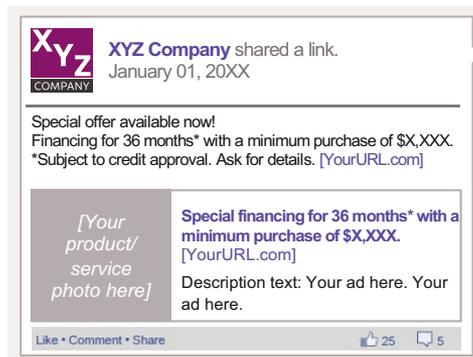
XYZ COMPANY  
**XYZ Company** shared a link.  
January 01, 20XX

---

**Special financing for 36 months\* with a minimum purchase of \$X,XXX. [YourURL.com]**

\*Subject to credit approval. Ask for details.

#### Status update



XYZ COMPANY  
**XYZ Company** shared a link.  
January 01, 20XX

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Special offer available now!  
Financing for 36 months\* with a minimum purchase of \$X,XXX.  
\*Subject to credit approval. Ask for details. [YourURL.com]

[Your product/service photo here]    **Special financing for 36 months\* with a minimum purchase of \$X,XXX. [YourURL.com]**

Description text: Your ad here. Your ad here.

Like • Comment • Share    25    5

#### Link share



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

#### ⊗ 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.

# Digital – 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 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.\*

**Minimum purchase of \$X,XXX required.**

\*Call 1-888-534-6898 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

[Your product/service photo here]

0:25/0:32

This example is for 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.

### ✓ You'll need to:

- Place a symbol (for example, an asterisk or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with YouTube's Terms of Service.
- See [page 53](#) for disclosure requirements.
- If your entire video functions as a link, your financing disclosures must be presented at the beginning of the video.
- If a 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 (for example, 6 months = \$240, 12 months = \$480, 18 months = \$720).
- Be aware that media buying for YouTube product = Masthead is allowable.

### ⊗ You'll need to avoid:

- Advertising No Interest if Paid in Full promotions on social media sites other than YouTube (such as Twitter, Facebook, Instagram, and the like).
  - **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.

# Digital – Social Media

## 0% APR with Equal Payments

Sample social media ad



### YouTube sample ad

YouTube is the only approved social media site for advertising 0% APR promotions.

**Special event going on now!**

**0% APR for 36 months<sup>1</sup>**

with equal payments.  
Minimum purchase of \$X,XXX.

[Your product/service photo here]

<sup>1</sup>Call 1-888-534-6894 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

0:25/0:32

This example is for 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.

### ✓ You'll need to:

- Place a symbol (for example, an asterisk or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with YouTube's Terms of Service.
- See [page 53](#) for disclosure requirements.
- If your entire video functions as a link, your financing disclosures must be presented at the beginning of the video.
- If a minimum purchase is required, it must be added after the required subhead and in the disclosure.
- Be aware that media buying for YouTube product = Masthead is allowable.

### ⊗ You'll need to avoid:

- Advertising 0% APR promotions on social media sites other than YouTube (such as Twitter, Facebook, Instagram, and the like).
  - **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.

# Digital – Social Media

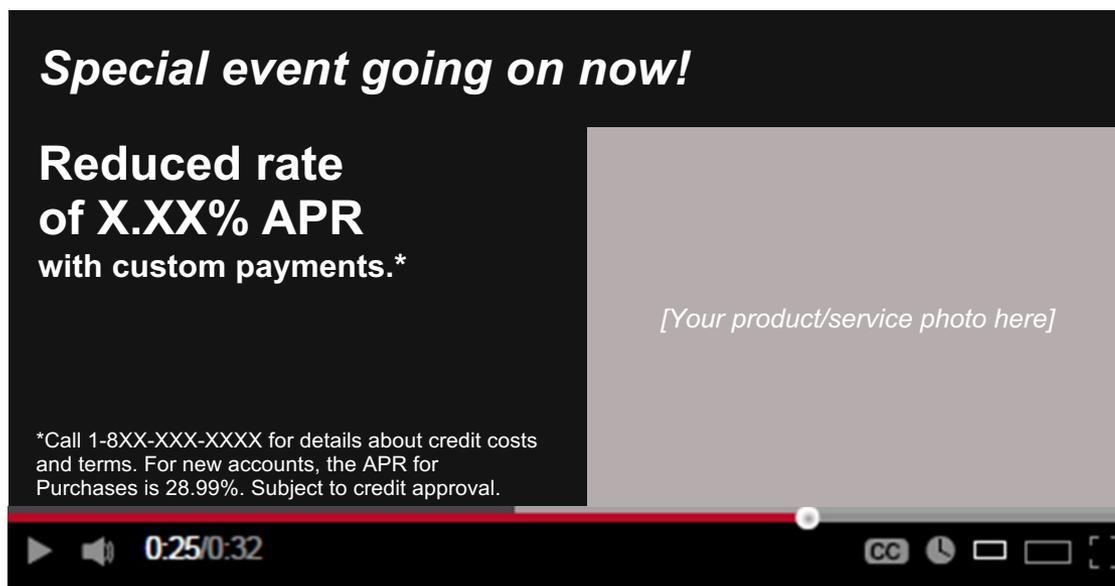
## Special (Reduced) Rate

Sample social media ad



### YouTube sample ad

YouTube is the only approved social media site for advertising Special (Reduced) Rate promotions.



### ✓ You'll need to:

- Place a symbol (for example, an asterisk) or number (such as 1, 2, 3) beside the first mention of general financing to tie it to the disclosure.
- Ensure the disclosure font size is at least 10 points (equivalent to 13.4 pixels).
- Comply with YouTube's Terms of Service.
- See [page 53](#) for disclosure requirements.
- If your entire video functions as a link, your financing disclosures must be presented at the beginning of the video.
- If a minimum purchase is required, it must be added after the required subhead and in the disclosure.
- Be aware that media buying for YouTube product = Masthead is allowable.

### ⊗ You'll need to avoid:

- Advertising Special (Reduced) Rate promotions on social media sites other than YouTube (such as Twitter, Facebook, Instagram, and the like).
  - **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.

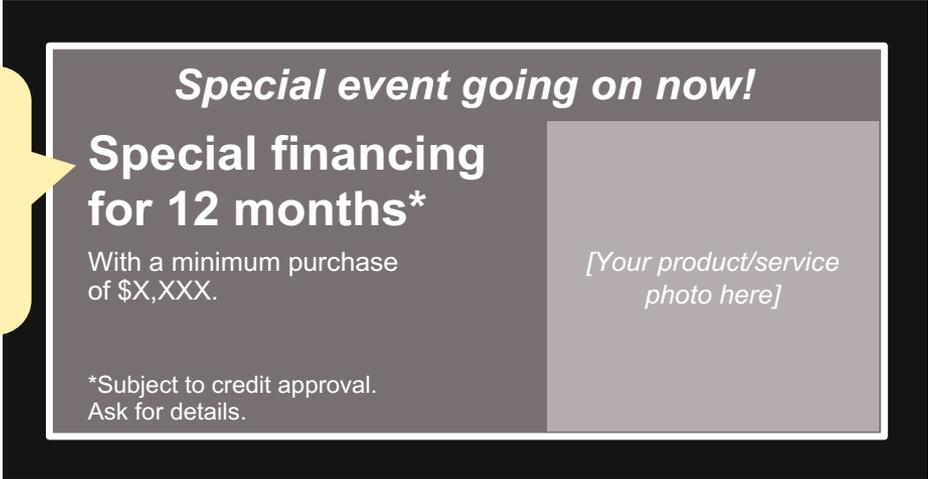
This example is for illustration only. Please follow the Advertising Disclosure language in this guide. Private label credit cards may include the name and/or image of their credit card in ads promoting financing.

# Broadcast advertising

# Broadcast – TV and Radio

## General Financing

Sample TV/video ad



The graphic is a dark grey rectangle with a white border. At the top, it says "Special event going on now!". Below that, in large white text, is "Special financing for 12 months\*". Underneath, it says "With a minimum purchase of \$X,XXX." To the right of this text is a grey box containing the text "[Your product/service photo here]". At the bottom left, it says "\*Subject to credit approval. Ask for details." To the left of the main graphic is a yellow speech bubble containing the text "Come in today to get special financing for 12 months."

Come in today to get special financing for 12 months.

**Special event going on now!**

**Special financing for 12 months\***

With a minimum purchase of \$X,XXX.

[Your product/service photo here]

\*Subject to credit approval. Ask for details.

Sample radio ad script

Come in today to get special financing for 12 months. Subject to credit approval. Ask 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 a 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.

These examples are for 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.

# Broadcast – TV and Radio

## No Interest if Paid in Full

Sample TV/video ad

Special event going on now! Come in today 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.\*

Minimum purchase of \$X,XXX required.

\*Call 1-888-534-6898 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

[Your product/service photo here]

Approved disclosure

\*Call 1-888-534-6898 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. 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 1-800-534-6898 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

These examples are for 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.

### ✓ You'll need to:

- Use the shortened disclosure at the left and include this toll-free number (1-888-534-6898) that consumers can call to hear the full disclosure.
- If you prefer to host your own number:
  - 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 (for example, before store 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 an 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 customers to hear and understand it.
- If a 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 (for example, 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 – TV and Radio

## 0% APR with Equal Payments

Sample TV/video ad

Special event going on now! Come in today and get 0% APR for 36 months with approved credit.

**0% APR for 36 months\*** with equal payments.

Minimum purchase of \$X,XXX.

\*Call 1-888-534-6894 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

[Your product/service photo here]

Approved disclosure

\*Call 1-888-534-6894 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

Sample radio ad script

Get 0% APR for 36 months with a minimum purchase of \$X,XXX. Call 1-888-534-6894 for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

**These examples are for 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.

### ✓ You'll need to:

- Use the shortened disclosure at the left and include this toll-free number (1-888-534-6894) that consumers can call to hear the full disclosure.
- If a minimum purchase is required, it must be added after the required subhead and in the disclosure.
- If you prefer to host your own number:
  - 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 (for example, before store 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 an 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 customers to hear and understand it.

### ✗ 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 – TV and Radio

## Special (Reduced) Rate

Sample TV/video ad (with regular payments)

Special event going on now! Get a reduced rate of X.XX% APR with regular payments.

### Special event going on now!

Reduced rate of X.XX% APR with regular payments.\*

\*Call 1-8XX-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

[Your product/service photo here]

Approved disclosure

\*Call 1-8XX-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

Sample radio ad script

Offering special financing with a reduced rate of X.XX% APR with regular payments. Call 1-8XX-XXX-XXXX for details about credit costs and terms. For new accounts, the APR for Purchases is 28.99%. Subject to credit approval.

These examples are for 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.

### ✓ You'll need to:

- If a minimum purchase is required, it must be added after the required subhead and in the disclosure.
- 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 (for example, before store 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 an 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 customers to hear and understand it.

### ⊗ 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.

# Frequently asked questions

<b>What is a headline?</b>	The most prominent language in the advertisement where the financing promotion and/or monthly payment is emphasized.
<b>What is a subhead?</b>	Additional language required in the advertisement, immediately next to or below the headline.
<b>What is a disclosure?</b>	Language detailing credit cost and terms information of the product or products 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 of this guide.
<b>What are trigger terms?</b>	<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 (for example, “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"><li>• No interest</li><li>• Statements of interest, such as 9.90% APR</li><li>• Circumstances under which a finance charge may be imposed</li><li>• No annual fee*</li><li>• No prepayment penalties*</li><li>• Monthly payment amount</li><li>• Explanation of how a finance charge is determined</li><li>• When a finance charge begins to accrue</li><li>• 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)</li></ul> <p>*If you use ONLY “no annual fee” or “no prepayment penalties” in your advertisement (with NO other trigger terms), you may use this disclosure: The [Card Name] credit card is issued with approved credit by Wells Fargo Bank, N.A. For new accounts, the APR for Purchases is 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.</p>
<b>What is a call-to-action?</b>	The desired action you want your customer to take (for example, “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 (for example, “See Financing Terms”). Make sure to use consistent hyperlink styles and take readers directly to the disclosures. For more information, refer to the FTC’s *.com Disclosures Guide* (<https://ftc.gov/tips-advice/business-center/guidance/com-disclosures-how-make-effective-disclosures-digital>).

**How should I identify Wells Fargo in our financing ads?**

Identify Wells Fargo in the proper disclosure (for example, “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 of the Online Resource Center at [wellsfargo.com/retailservices](https://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, merchants should not identify a monthly payment amount unless the promotional material is submitted to Wells Fargo Retail Services at [ClientAdvertisingReview@wellsfargo.com](mailto:ClientAdvertisingReview@wellsfargo.com) ten or more business days before its planned use. Wells Fargo Retail Services will work with merchants to evaluate the promotion and, if necessary, draft a tailored disclosure including required additional information.

**How do I calculate monthly payments?**

Sign on to the Online Resource Center at [wellsfargo.com/retailservices](https://wellsfargo.com/retailservices) and use the Estimate a Payment tool when creating advertisements that feature monthly payments. The Estimate a Payment tool can be found under the Internet Processing System tab in the left navigation bar.

To use the tool, enter the Amount to Finance, followed by the Plan Number of the promotion you are using. You can enter up to three amounts and/or plans at one time.

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 to use in your advertisement. Refer to pages [23](#), [26](#), [31](#), and [46](#) for more details on monthly payment advertising.

## Frequently asked questions (continued)

### What is CAN-SPAM and Designated Sender?

The CAN-SPAM Act is a law that sets the rules 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 cannot 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.