

Canada marketing guidelines

December 2023



Introduction

As a consumer lender, Affirm is subject to consumer protection laws and other applicable regulations in each province and territory of Canada.

As a merchant partner of Affirm's lending services, your advertising and disclosures mentioning the availability of credit with Affirm are subject to the same legal provisions.

This guide provides an overview of the messaging Affirm recommends for introducing our brand to consumers.

Prior to deployment, please send all proposed marketing materials—including banners, landing pages, emails, social media posts, and other consumer messaging—to Affirm for review.

Note: These guidelines are not intended to be legal advice.

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01 Overarching copy & creative guidance

Advertising Affirm's payment plans to consumers

Approved messaging

Advertising Affirm's payment plans to consumers

Affirm needs to be messaged consistently and precisely to consumers. The following copy approaches are approved for national use in Canada.

Approved national messaging approaches

- Pay on your terms with Affirm
- Make flexible payments with Affirm
- Split up the cost with Affirm

Never use "buy now, pay later" or "pay over time."

Headline examples

Buy now, split up the cost with Affirm
Book now and make flexible payments with Affirm
Shop today and pay on your terms with Affirm

'As low as 0% APR' copy examples

Split up the cost with as low as 0% APR with Affirm
Make flexible payments at as low as 0% APR with Affirm
Pay on your terms with Affirm with as low as 0% APR

Photo & image use

How to use photos & images in advertising

- Use lifestyle photography that features our consumer. The photo should feel journalistic or caught in the moment and should focus on people doing some sort of activity that Affirm helped them achieve, where that be at home or in their day-to-day life.
- When creating marketing materials that represent Affirm, minimize the use of single product photos & images, for example a watch, dining room table or pair of shoes shown alone.
- Photos and images should avoid looking like product placements.



02 Website financing info page

Self-service messaging for **pay monthly** & **pay in 4** programs

Pay monthly

Website financing info page copy

Headline & body copy

Pay monthly

Headline options

- Pay on your terms with Affirm
- Make flexible payments with Affirm
- Split up the cost with Affirm

Subhead/body copy

Split up the cost of your \$X+ purchase into flexible monthly payments when you select Affirm at checkout.

Headline options for 'as low as 0% APR' plans

- Split up the cost with as low as 0% APR with Affirm
- Pay on your terms with Affirm with as low as 0% APR

Subhead/body copy (ALA 0%)

Split up the cost of your \$X+ purchase into flexible monthly payments with as low as 0% APR. Just select Affirm at checkout.

What is Affirm?

Pay monthly

What is Affirm?

Affirm is one of Canada's leading installment payment platforms, providing shoppers with payment solutions at their favourite retailers, both in-store and online.

By selecting Affirm as a payment method at checkout, customers can enjoy their purchase immediately while splitting up the cost over time.

Why use Affirm?

Prequalify before you buy

Get your Affirm purchasing power before—or while—you're out shopping. Applying will not impact your credit score.

Quick and convenient checkout

Place your order quickly and easily by choosing Affirm as your payment method at checkout. Enter a few details to get a quick decision and complete your purchase.

Enable AutoPay for easy payments

Affirm will automatically debit/charge monthly payments using your preferred payment method. Available payment methods may vary depending on the payment plan.

How do I use Affirm?

Pay monthly

How do I use Affirm?

1. Select Affirm at checkout

Shop at your favourite stores that offer Affirm and select Affirm as your payment option at checkout.








2. Get set up

Use your mobile phone number and email to set up your Affirm plan within 60 seconds. Subject to eligibility check and approval.

3. Enjoy your purchase

Confirm your payment plan and you're done! Enjoy your purchase today while making flexible payments over time.

We recommend inserting an example payments table:

HOW IT WORKS						
						
PURCHASE AMOUNT	MONTHLY PAYMENT	# OF PAYMENTS	TOTAL REPAYMENT AMOUNT	CREDIT RATE (APR)	TOTAL COST OF BORROWING	TOTAL INTEREST CHARGES
\$1,200	\$102.73	12	\$1,232.73	5%	\$32.73	\$32.73

Example for a \$1,200 purchase at 5% interest over 12 months

Recommended FAQ

Pay monthly

Are there requirements to use Affirm?

Yes. You'll need:

- To be the legal age of majority in the province or territory in which you reside
- To be a resident of Canada
- A Canadian bank account or Visa/Mastercard debit card (your debit card must have the Visa or Mastercard logo)
 - Available payment methods may vary depending on the payment plan selected
- An SMS-capable Canadian phone number and an email address
- To meet the minimum cart size required to use Affirm as a payment option at checkout

How do I sign up?

If your basket is eligible for monthly payments with Affirm, the option will be presented at checkout. After confirming your phone number, you'll be sent a one-time SMS password to confirm your identity. You'll then enter a few details for a quick decision. If you're approved, you will have the option to set up your repayment method with Affirm and accept the terms of your payment plan.

Does Affirm do a credit check?

To learn more about Affirm and credit checks, please read this [FAQ article](#) on the Affirm help site.

Recommended FAQ (cont'd)

Pay monthly

What is Affirm's interest rate?

For more information on interest or fees, please read this [FAQ article](#) on the Affirm help site.

I was not able to complete a Affirm transaction. What happened?

Unfortunately, Affirm is not able to provide payment plans to every applicant. This could be due to the information on your credit file, or because Affirm was not able to verify your identity or your payment method.

Which payment methods are accepted?

Affirm currently accepts pre-authorized debits from your Canadian bank account or a debit card. Available payment methods may vary depending on the payment plan selected. Please note that prepaid cards are not accepted.

How can I track my payments and access my Affirm account?

To view your account information and track upcoming payments, please login to the [Affirm customer portal](#) using the phone number you used to sign up with. Having trouble? Please [get in touch with the Affirm team](#).

What if I can't make a payment?

Please reach out to the Affirm team and they will be happy to look into the options available. You can contact them using this [contact form](#).

Recommended FAQ (cont'd)

Pay monthly

Are there late or NSF fees?

Affirm does not charge any late or NSF fees. For more information on fees, please see this [FAQ article](#) on the Affirm help site.

How do returns work if I paid using Affirm?

Purchases made using Affirm are subject to [MERCHANT]'s standard return policy. Any returns will be processed by [MERCHANT], and your Affirm balance will be reduced, cancelled, or refunded accordingly. If the [MERCHANT] has provided a refund to you via a gift card, you must still continue repaying your installment plan in full. For information on returns, review [MERCHANT]'s return policy here [LINK TO MERCHANT RETURN POLICY].

How do I make my payments?

Affirm will help you set up convenient, pre-authorized payments via your Canadian bank account, or a Visa/Mastercard debit card. Available payment methods may vary depending on the payment plan selected.

When will my payments begin? And what if I have pre-order products?

Please refer to the payment plan agreement for all of your payment schedule information.

I still have questions.

For further information, please refer to the [Affirm help center](#) or get in touch [here](#).

Recommended FAQ (cont'd)

Pay monthly

How does Affirm work?

Affirm (formerly known as PayBright) is one of Canada's leading installment payment providers. When you use Affirm to pay at [MERCHANT]'s checkout, you can split your purchase into easy, automatic monthly payments. To use Affirm as your preferred payment choice at checkout:

1. Add items to your shopping cart as usual, and select Affirm as your payment method at checkout for orders between \$XX and \$XX (including taxes and shipping)
2. Get set up: Use your mobile phone number and email to set up your Affirm plan within 60 seconds (subject to eligibility check and approval)
3. Confirm your payment plan with Affirm—[MERCHANT] will process and ship your order as usual
4. Make [CUSTOMIZE PAYMENT FREQUENCY, i.e. "12 or 24 monthly payments"] to Affirm while you enjoy your purchase

Can I prepay my outstanding Affirm balance?

Sure, at any time! There are no penalties or fees for early repayments. To pay off your current balance, please login to the [Affirm customer portal](#) with the phone number you used to sign up with. If you have any additional questions about your account or payment schedule, send us a message [here](#).

What if the order is canceled? Will I still be charged?

No, you won't be charged. If you've already made a payment to Affirm and are owed a refund this may take up to 5–10 business days to appear on your bank account or credit card statement. If you have any questions about the refund process, please reach out to the Affirm team through [this contact form](#).

Recommended FAQ (cont'd)

Pay monthly

Where can I find Affirm's terms and conditions?

You can find them [here](#).

What if I get declined from using Affirm?

Please use an alternate payment method to complete your purchase.

Why don't I see Affirm as a payment option at checkout?

If your retailer offers Affirm, but you don't see it as a payment option, please see this [helpful FAQ article](#) on the Affirm help site.

How much can I spend with Affirm?

Affirm payment plans are available for orders from [MERCHANT SPECIFIES, i.e. "\$200 to \$15,000"].

Is there an annual fee?

Affirm does not charge annual fees. For more information on related fees, please see this helpful [FAQ article](#) on the Affirm help site.

What if I haven't received an email regarding my payment plan, or if I need additional help with my payment plan?

For help with payment information, or if you haven't received your Affirm email confirmation, please [contact the Affirm team](#) via their website.

How long does it take to reverse a pending Affirm authorization on my credit card?

Most authorizations are reversed within 24 hours, however this is ultimately up to your financial institution, and may take 5–10 business days to be reflected on your credit card statement

Recommended disclosures

Pay monthly

Homepage general offer

[Offer valid from ● to ●.] [To qualify for financing, minimum purchase value of cart must be \$● before taxes and fees.] Payment options through Affirm Canada Holdings Ltd. (“Affirm”). Your rate will be up to 0–31.99% APR (where available and subject to provincial regulatory limitations). APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for 0% APR. Payment options depend on your purchase amount, may vary by merchant, and may not be available in all provinces/territories. Payment option terms will be shown at checkout. A down payment (or a payment due today) may be required. Affirm accepts debit cards and PAD as forms of repayment. Select payment options may be eligible for repayment in the form of credit cards. Please review the terms and conditions of your credit card when using it as a form of repayment. Sample payment options may be: a \$800 purchase could be split into 12 monthly payments of \$72.21 at 15% APR, or 4 interest-free payments of \$200 every 2 weeks. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information.

Specific offer detailing the amount of a monthly payment (eg. product detail page footnote for a price transformation)

[Offer valid from ● to ●.] Purchase ● a [product name/model] (retail price \$●) using a payment plan offered by Affirm Canada Holdings Ltd. (“Affirm”) of ● monthly payments of \$● at ●% APR. Total cost of credit \$●. Your rate will be up to 0–31.99% APR (where available and subject to provincial regulatory limitations). APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for 0% APR. Payment options depend on your purchase amount, may vary by merchant, and may not be available in all provinces/territories. Payment option terms will be shown at checkout. A down payment (or a payment due today) may be required. Affirm accepts debit cards and PAD as forms of repayment. Select payment options may be eligible for repayment in the form of credit cards. Please review the terms and conditions of your credit card when using it as a form of repayment. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information.

Pay in 4

Website financing info page copy

Headline & body copy

Pay in 4

Headline options

- Pay on your terms with Affirm
- Make flexible payments with Affirm
- Split up the cost with Affirm

Subhead/body copy

4 biweekly, interest-free payments can be automatically charged to your debit or credit card with an initial payment on the day of purchase. Subject to eligibility check and approval.

What is Affirm?

Pay in 4

What is Affirm?

Affirm is one of Canada's leading installment payment platforms, providing shoppers with payment solutions at their favourite retailers, both in-store and online.

By selecting Affirm as a payment method at checkout, customers can enjoy their purchase immediately while splitting up the cost.

Why use Affirm?

No impact on credit score

Using a Pay-in-4 Affirm payment plan won't impact your credit score.

Quick and convenient checkout

Place your order quickly and easily by choosing Affirm as your payment method at checkout. Enter a few details to get a quick decision and complete your purchase.

Enable Autopay for easy payments

Turn on AutoPay and Affirm will automatically charge payments from your chosen payment method.

How do I use Affirm?

Pay in 4

How do I use Affirm?

1. Select Affirm at checkout

Shop at your favourite stores that offer Affirm and select Affirm as your payment option at checkout.

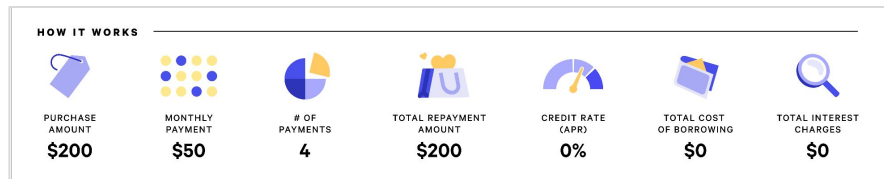
2. Get set up

Use your mobile phone number and email to set up your Affirm plan within 60 seconds. Subject to eligibility check and approval.

3. Enjoy your purchase

Confirm your payment plan and you're done! Enjoy your purchase today while making flexible payments over time.

We recommend inserting an example payments table:



Recommended FAQ

Pay in 4

Are there requirements to use Affirm?

Yes. You'll need:

- To be the legal age of majority in the province or territory in which you reside
- To be a resident of Canada
- A Canadian Visa, Mastercard, Amex, or Discover credit card, or a Visa or Mastercard debit card (with the Visa/Mastercard logo), which can be used for online transactions
- An SMS-capable Canadian phone number
- To meet the minimum cart size required to use Affirm as a payment option at checkout

How do I sign up?

If your basket is eligible for 'Pay in 4' with Affirm, the option will be presented at checkout. After confirming your phone number, you'll be sent an SMS message to confirm your identity. You'll then set up your payment method with Affirm and accept the terms of your payment plan.

Where can I use Affirm?

You can use Affirm on [MERCHANT WEBSITE OR PHYSICAL STORE]. [Indicate where Affirm is not available.]

Does Affirm do a credit check?

To learn more about Affirm and credit checks, please read this [FAQ article](#) on the Affirm help site

Recommended FAQ (cont'd)

Pay in 4

How do I make my payments?

At checkout, you can set up convenient, automatic pre-authorized payments that debit/charge your Canadian Visa/Mastercard debit/credit card.

Which payment methods are accepted?

Affirm currently accepts Visa and Mastercard credit or debit cards. Debit cards must have the Visa or Mastercard logo. Please note that prepaid cards are not accepted.

What if I can't make a payment?

Please reach out to the Affirm team and they will be happy to look into the options available. You can contact them using this [contact form](#).

Are there late or NSF fees?

Affirm does not charge any late or NSF fees. For more information on fees, please see this [FAQ article](#) on the Affirm help site.

How do returns work if I paid using Affirm?

Purchases made using Affirm are subject to [MERCHANT]'s standard return policy. Any returns will be processed by [MERCHANT], and your Affirm balance will be reduced, cancelled, or refunded accordingly. If the [MERCHANT] has provided a refund to you via a gift card, you must still continue repaying your installment plan in full. For information on returns, review [MERCHANT]'s return policy here [LINK TO MERCHANT RETURN POLICY].

Recommended FAQ (cont'd)

Pay in 4

What if I need additional help with my payment plan?

For help with your payment plan or if you haven't received your confirmation email, please [contact Affirm](#) via their website.

What if I get declined from using Affirm?

Please use an alternate payment method to complete your purchase.

I still have questions.

For further information, please refer to the [Affirm help center](#) or get in touch [here](#).

How does Affirm work?

Affirm (formerly known as PayBright) is one of Canada's leading installment payment providers. When you use Affirm to pay at [MERCHANT]'s checkout, you can split your purchase into 4 biweekly interest-free payments. To use Affirm as your preferred payment choice at checkout:

1. Add items to your shopping cart as usual
2. Choose Affirm at checkout and enter a few details for a quick decision
3. Confirm your payment plan and complete your purchase to make 4 equal biweekly interest-free payments (subject to eligibility check and approval)

Recommended FAQ (cont'd)

Pay in 4

Where can I find Affirm's terms and conditions?

You can find them [here](#).

Why don't I see Affirm as a payment option at checkout?

If your retailer offers Affirm, but you don't see it as a payment option, please see this [helpful FAQ article](#) on the Affirm help site.

Can I prepay my outstanding Affirm balance?

Sure, at any time! There are no penalties or fees for early repayments. To pay off your current balance, please login to the [Affirm customer portal](#) with the phone number you used to sign up with. If you have any additional questions about your account or payment schedule, send us a message [here](#).

How much can I spend with Affirm?

Affirm payment plans are available for orders from [MERCHANT SPECIFIES, i.e. "\$200 to \$15,000"].

If the order total changes, how does that affect my biweekly payments?

If your order total changes for any reason, your payment plan will be adjusted accordingly.

Recommended FAQ (cont'd)

Pay in 4

When will my payments begin? And what if I have pre-order products?

Initial payment is due at the time of purchase. Please refer to the loan agreement for all of your payment schedule information.

What if I haven't received an email regarding my payment plan, or if I need additional help with my payment plan?

For help with payment information, or if you haven't received your Affirm email confirmation, please [contact the Affirm team](#) via their website.

What if the order is canceled? Will I still be charged?

No, you will not be charged. If you've already made a payment to Affirm and are owed a refund this may take up to 5–10 business days to appear on your bank account or credit card statement. If you have any questions about the refund process, please reach out to the Affirm team through [this contact form](#).

Recommended disclosures

Pay in 4

Homepage general offer

[Offer valid from ● to ●.] [To qualify for financing, minimum purchase value of cart must be \$● before taxes and fees.] Payment options through Affirm Canada Holdings Ltd. (“Affirm”). Your rate will be up to 0–31.99% APR (where available and subject to provincial regulatory limitations). APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for 0% APR. Payment options depend on your purchase amount, may vary by merchant, and may not be available in all provinces/territories. Payment option terms will be shown at checkout. A down payment (or a payment due today) may be required. Affirm accepts debit cards and PAD as forms of repayment. Select payment options may be eligible for repayment in the form of credit cards. Please review the terms and conditions of your credit card when using it as a form of repayment. Sample payment options may be: a \$800 purchase could be split into 12 monthly payments of \$72.21 at 15% APR, or 4 interest-free payments of \$200 every 2 weeks. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information.

Specific offer detailing the amount of a biweekly payment (eg. product detail page footnote for a price transformation)

[Offer valid from ● to ●.] Purchase a [product name/model] [(retail price \$●)] using a payment plan offered by Affirm Canada Holdings Ltd. (“Affirm”) of 4 bi-weekly payments of \$● at 0% APR. APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for 0% APR. Payment options depend on your purchase amount, may vary by merchant, and may not be available in all provinces/territories. Payment option terms will be shown at checkout. A down payment (or a payment due today) may be required. Affirm accepts debit cards and PAD as forms of repayment. Select payment options may be eligible for repayment in the form of credit cards. Please review the terms and conditions of your credit card when using it as a form of repayment. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information.

03 Email guidelines

Email guidelines

Recommendations for marketing emails that offer Affirm as a payment option

- Avoid claims that could be considered false or misleading; inform customers of actually available offers
- Emails, as well as other digital media—such as social media, paid media, and websites that can reach Québec residents—should be in French or in both French and English with French equally prominent
- If the consumer's language preference is known, the email can be sent in the preferred language
- Include all restrictions or limitations of the offer, if any (additional actions required, exceptions, etc.)
- Comply with CASL requirements

Email disclosures

Recommendations for marketing emails that offer Affirm as a payment option

- Include the appropriate level of disclosure based on how the financing offer is presented (see following pages for examples)
- Incremental disclosures to the standard Affirm-recommended disclosures may be applicable depending on the offer:
 - If the offer is for a limited time, include the date and time range the offer is available—for example:
 - *Offer ends MM/DD/YY at XX:XX am/pm (time zone)*
 - *0% APR offer ends MM/DD/YY at XX:XX am/pm (time zone)*
 - Minimum (“floor”) and maximum (“ceiling”) purchase price based on your financing program with Affirm, for example:
 - *To qualify for Affirm financing, the minimum purchase amount is \$xx*
 - *Affirm financing is available for purchases between \$xx and \$xxxx*
 - *Include “excluding taxes and fees” if applicable*

Email disclosures | Pay monthly

Recommendations for marketing emails that offer Affirm as a payment option

Include the appropriate level of disclosure based on how Affirm is presented:

Email mentions Affirm and does not include an APR or monthly payment amount

"Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and approval."

Email contains APR but no monthly payment amount

"Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and approval. Your rate will be up to 0–31.99% APR (where available and subject to provincial regulatory limitations). APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for a 0% APR. Payment options depend on your purchase amount and may not be available in all provinces/territories. Payment options will be shown at checkout. A down payment (or a payment due today) may be required. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information."

Email contains monthly payment amount

*"Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and approval. Purchase a **[Product Name]** for **[\$[Purchase Price]** and pay a monthly payment of **[\$[monthly payment amount]** for **[#]** of months at **[#]% APR**. The total cost of credit is **[\$[total amount of interest]**. Estimated payment amount excludes taxes and fees. Your rate will be up to 0–31.99% APR (where available and subject to provincial regulatory limitations). APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for a 0% APR. Payment options depend on your purchase amount and may not be available in all provinces/territories. Payment options will be shown at checkout. A down payment (or a payment due today) may be required. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information."*

Email disclosures | Pay in 4

Recommendations for marketing emails that offer Affirm as a payment option

Include the appropriate level of disclosure based on how Affirm is presented:

Email mentions Affirm and does not include an APR or monthly payment amount

"Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and approval."

Email contains a specific offer

"Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and approval. Purchase a [Product Name] for \$[Purchase Price] and pay 4 bi-weekly payments of \$[payment amount] at 0% APR. Estimated payment amount excludes taxes and fees. APR offered is based on creditworthiness and subject to an eligibility check. Not all customers will be eligible for a 0% APR. Payment options depend on your purchase amount and may not be available in all provinces/territories. Payment options will be shown at checkout. A down payment (or a payment due today) may be required. Financing offers may vary from time to time and may be amended or cancelled at any time. See <https://helpcenter.affirm.ca> for more information."

04 Social media guidelines

Social media advertising

Recommendations for social media in-feed posts, reels, and stories that promote Affirm as a payment option

- **Messaging**
 - Use the Affirm national messaging options (see slide 5)
 - Avoid claims that could be considered false or misleading; inform customers of actually available offers
- **Photos & videos**
 - Use journalistic/lifestyle photography that features our consumer doing an activity that Affirm helped them achieve (people, activities, backgrounds)
 - Minimize the use of standalone product photos
- **Languages**
 - Posts that can reach Québec residents should be in French or French and English unless Québec is geofenced/excluded from the post, reel or story
 - French copy should be of equal prominence to English copy

Social media advertising

Recommendations for social media in-feed posts, reels, and stories that promote Affirm as a payment option

Offer terms & disclosures

- Full details about the offer terms and conditions, offer period, minimum and/or maximum purchase amount, and limitations or exclusions should be available **“1-click away”** from the social media advertisement via hyperlinks or embedded CTAs. *“Learn more”, “See terms” or “Details”* are examples of captions to link to disclosures.
- For in-feed posts and reels that do not allow for hyperlinks or embedded CTAs, include *“Subject to eligibility. Terms apply.”* or *“Terms apply.”* in the caption as space allows.

05 Signage guidelines

In-store & out-of-home signage

Québec French language recommendations

French is always required. For in-store and out-of-home signage with French and another language, the French copy must be “markedly predominant” to the other language.

- **Scenario 1:** Display French only.
- **Scenario 2:** If displaying French and English on the same sign, the French font and area should be 2X larger than the English portion
- **Scenario 3:** If displaying French and English on separate signs of the same size, the number of French signs should be 2X greater than the number of English signs.
- **Scenario 4:** If displaying French and English on separate signs of different sizes, the French signs should be 2X larger with 2X larger font size than the English signs. The number of French signs must be at least equal to the number of English signs.








Please note that signage on billboards and on/in public transit or accesses (including bus shelters) must be exclusively in French.

06 Other guidelines

Financing advertising guidelines

Recommendations when presenting financing in Québec

- The mention of financing should be less prominent than of the goods or services offered.
- If any of the following loan terms are mentioned in an advertisement for credit, then all of the loan terms need to be disclosed: (a) a component of the credit charges, (b) the total credit charges, (c) the number and duration of the payment periods, (d) the amount of each deferred payment, (e) the total obligation of the consumer. The credit rate is exempted if it is the only loan term mentioned in the advertisement. Affirm recommends using of the following table format where applicable.

HOW IT WORKS						
						
PURCHASE AMOUNT	MONTHLY PAYMENT	# OF PAYMENTS	TOTAL REPAYMENT AMOUNT	CREDIT RATE (APR)	TOTAL COST OF BORROWING	TOTAL INTEREST CHARGES
\$1,200	\$102.73	12	\$1,232.73	5%	\$32.73	\$32.73

- In an advertisement for credit, the installment amounts must be less prominent than the total price of the product or service.
- Affirm recommends use of the messaging on slide 5.
- Websites and other digital media such as social media, paid media and emails that reach the Quebec market should be translated into French. Consider geofencing your website.

Contests

Recommendations for sweepstakes/contests

- In Canada, promotions involving **giveaways or the chance to win a prize** are likely to be considered a form of “contest,” requiring compliance with certain requirements.
- Generally you cannot require the consumer to make a purchase (of a product, event ticket, account, service, etc.) or other valuable consideration (this including spending time to complete/\watch something) as a pre-condition to enter a contest.
 - Contests must either: (1) not involve a purchase requirement to enter, **or** (2) if a purchase is required to enter, provide a “no purchase necessary” alternative method of entry that allows for equal entries/odds.
- Where an eligible winner is selected by random draw (or other basis of chance), then they must be required to correctly answer a skill-testing question prior to being awarded a prize. (This typically takes the form of a mathematical skill-testing question that consists of four parts, follows the order of operations (BEDMAS), and that must be answered without aid.
- All advertising should include the main elements of the sweepstakes (eg. “no purchase necessary” statement, the contest dates, the number, approximate value and description of each prize, the odds of winning, a “math skill-testing question required” statement), and a hyperlink to the full rules.

Contests

Québec residents

- If a contest is open to participation by residents of Quebec, several additional requirements particular to Quebec will likely need to be complied with:
 - Where the total prize value exceeds \$100 (CAD), the contest will likely require **(1)** registration prior to launch with a government agency, the Régie des alcools des courses et des jeux (the “Régie”), with **(2)** a copy of the rules and **(3)** payment of a non-refundable duty fee.
 - The contest rules should include Quebec-specific clauses and all advertising materials related to the contest must be translated into French.
- Where the contest entry involves social media, the rules and policies of the particular social platform(s) must be complied with (eg. Facebook prohibits certain contest entry actions, such as using personal timelines and friend connections to earn an entry).
 - Most platforms require that the contest rules include certain release of liability language and an acknowledgement that the contest is in no way sponsored or administered by the platform.
 - If a participant is required to share an image, video, or other content, then this “material connection” to the contest must be disclosed (eg. through the use of #Contest).

Thank you

