

# Ally Lending Advertising Guidelines.

Merchant Advertising

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# Welcome to lending done right.

Creating marketing that stands out and includes financing across multiple channels doesn't have to be complicated. Our Marketing and Advertising Guidelines illustrate requirements for promoting Ally Lending's consumer financing solutions. These guidelines are not all encompassing and are subject to change.

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# Understand the Guidelines.

## How is advertising regulated?

These guidelines are not intended to serve as legal advice. Financial advertising is regulated by specific laws, including but not limited to Federal and state Unfair Deceptive Acts and Practices laws, Truth in Lending Act (TILA) and Fair Lending rules. Additionally, any email marketing must comply with Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM). These rules and laws must be followed any time financing is referenced in marketing materials.

## How does the Ally approval process work?








Always get approval whenever you promote the Ally financing program whether it mentions Ally or not in any format.

All materials must be approved by Ally prior to going live in market—the approval process takes at minimum 5-10 business days and this timeline should be accounted for when developing marketing materials. Ally reserves the right to withhold approval on any materials, even if the language isn't covered in this guide.

Ultimately, you are responsible for the compliance and effectiveness of your advertising, including appropriate use of disclaimers.

1. Email your assets for approval to [approvals.lending@ally.com](mailto:approvals.lending@ally.com) and include any relevant details about when, how, and where the assets will be used.
2. If any claims are made in the materials, please provide substantiation in your submission.
  - a. A claim is any statement that requires evidence to prove its veracity (ex., "We have the lowest prices available" or "75% of customers prefer our product over a competitor")
3. Provide enough time for Ally to review and approve the materials and any edits that may need to be made because of the review. **This process may take longer than 5-10 business days dependent on feedback and edits.**
4. We may reach out with clarifying questions throughout the review.
5. Be prepared to provide a final version of the asset for our records.

## Checklist for your marketing

-  Review these Guidelines
-  Comply with all state and federal laws, rules and regulations on advertising
-  Marketing is accurate and clear
-  Ensure the advertisement reflects financing product offerings available at your service location
-  Submit marketing materials to [approvals.lending@ally.com](mailto:approvals.lending@ally.com) for approval before using the materials in market
-  Plan ahead and allow for at least 5-10 days to receive approval
-  Understand there may be additional requirements

# Build a compliant ad with our tools.

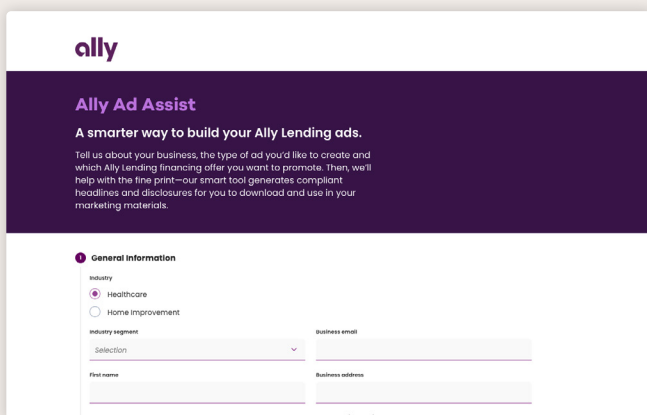
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## Ally Ad Assist.

[Ally Ad Assist](#) is an online tool that takes the guesswork out of advertising. Just tell us about your business, the type of ad you'd like to create and which Ally Lending financing offer you want to promote. Then we'll write the fine print — our smart tool generates compliant headlines and disclosures for you to download and use in your marketing materials.

[Try out Ally Ad Assist](#)



The screenshot shows the Ally Ad Assist tool interface. At the top, the Ally logo is displayed. Below it, the title "Ally Ad Assist" is followed by the subtitle "A smarter way to build your Ally Lending ads." A brief description explains that the tool helps generate compliant headlines and disclosures based on business information. The main section is titled "General information" and contains several input fields: "Industry" with radio buttons for "Healthcare" (selected) and "Home improvement"; "Industry segment" with a dropdown menu; "Business email" with a text input field; "First name" and "Business address" with text input fields; and "Last name" and "Address 2 (optional)" with text input fields.

## Design your ad with our help.

Whether you use the Ally Ad Assist tool or take the DIY route, our video is packed with tips on how to design a creative, compliant ad.

[Watch the video](#)

## Provider Resource Center.

Bookmark our [Provider Resource Center](#) -- your one-stop shop to find these tools plus more advertising tips, tricks and guidelines.

# General Advertising of Ally Lending Financing.

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Ally Lending offers several types of financing solutions to give your customers the flexibility to choose a monthly payment option that suits their needs. **When it's more practical and fitting to advertise the general availability of financing and your participation with Ally Lending rather than promoting a specific financing product, you can copy and use the pre-written messaging in this section.** You will still need to submit any materials that use this messaging to Ally for approval.

Advertisements referencing specific solutions such as [installment loans](#), [interest promotion loans](#), and [no interest, no payment promotion loans](#) offered by Ally Lending require additional disclosures—please refer to the sections in these guidelines that cover additional disclosures.

## How to introduce Ally Lending to your customers.

General advertising content you can display on your marketing materials that you'll need to use when introducing Ally Lending to your customers.

### Who we are.

Ally Lending is a business line of Ally Bank, the banking subsidiary of Ally Financial Inc. As a whole, Ally has over 11 million customers who trust them to help with banking, auto loans and other financial needs. For over 100 years, Ally has been known for relentless dedication to customers, commitment to innovation, and simple, smart experiences.

### What we do.

Ally Lending is on a mission to give you the most straightforward, simple and efficient financing in the industry. Once approved, their financing gives you an alternative way to pay for products and services over time, so you can easily get the things you want and need.

### How it works.

1. Pre-qualify quickly with no impact to your credit
2. View customized financing offers
3. Complete your application and get an instant credit check
4. Finalize your loan with no down payment
5. Manage your account and payments with Ally Lending's seamless online experience
6. Experience dedicated support throughout the life of your account

### Real reviews from real Ally Lending customers.

"Because the process was easy to understand, I felt confident & satisfied to recommend Ally to anyone."  
– Leslie M.

"I've worked with Ally before and will do so again if the need arises. They are friendly, well trained and efficient which makes borrowing from them very easy."  
– Anton J.

# General Advertising of Ally Lending Financing.

## Do's & Don'ts when using financing-related terminology.

Things to know when using financing-related terminology. The below chart makes it easy to identify messaging you can use when referring to financing through Ally Lending, as well as phrases and messaging that must be avoided.

### General messaging rules.

- If you offer financing from multiple financing providers, you must distinguish the offers from each company and have the correct disclosures associated with the correct product.
- **DON'T** imply a false sense of urgency. Promotion end dates may not be used in advertising unless a promotion truly expires.
- **DON'T** mention FICO scores or approval rates in marketing.
- **DON'T** guarantee loans of certain amounts.

### Examples of messaging rules.

#### DO "SAY"

- "Get the service you want with flexible financing options"
- "Ask about our financing options"
- "Competitive financing available"
- "Buy now, make payments over time"
- "Simple, quick pre-qualification with no credit impact"
- "View instant customized financing offers"
- "Finalize your loan with no down payment"
- "Collaborating with", "working with", "teaming up with" [Ally Lending]

#### DON'T "SAY"

- "Approvals guaranteed"
- "Instant approvals"
- "Same as cash"
- "partner" or "partnership" (when referring to your relationship with Ally Lending)
- "coupon" or "saving money" (when referring to Ally Lending financing products or programs)

Any financial related disclosures required in your marketing must follow the rules provided below from the FTC.

The FTC requires the 4 Ps to evaluate advertising disclosures.

1. Prominence: is the statement prominent enough for the consumer to notice (i.e. is the disclosure large enough to notice and read)?
2. Presentation: is the information presented in an easy-to-understand format that does not contradict other information?
3. Placement: is the placement of the disclosure where a consumer could be expected to view?
4. Proximity: is the information in close proximity to the claim it qualifies?



# General Advertising of Ally Lending Financing.


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## Required standard disclosure.

Any materials that mention Ally, our financing product, or use the Ally logo require our standard disclosure be included.

### Home Improvement Providers.

"All loans are unsecured personal loans originated by Ally Bank, Member FDIC and Equal Housing Lender . Subject to credit review and approval."

Download EHL black icon [here](#). Download EHL white icon [here](#).

### To download the Equal Housing Lending logo:

1. Right click on the image. Select **Save Image As**.
2. Enter a file name and choose where you'd like to save the file.
3. Then, select **Save**.

### All Other Providers.

"All loans are unsecured personal loans originated by Ally Bank, Member FDIC. Subject to credit review and approval."

## Disclosure Requirements.

**Disclosure size** Required disclosures must be no smaller font than 1/5 the size of the body content statement being disclosed. Font size cannot be smaller than 8 pt. font.

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**Placement – Standard disclosure** The standard disclosure should be placed in general proximity to mention of Ally or use of our logo. Ally disclosures should be on the same page as the Ally logo or mention of Ally. The bottom of the webpage, ad or flyer where Ally is mentioned is typically sufficient.

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**Placement – Trigger term disclosure** A longer disclosure, often including a representative example, is required when your advertising uses a trigger term. A representative example must be placed immediately near the use of the trigger term and the remaining disclosure must be placed as close as the copy and design of the advertising realistically allows.

See [page 10](#) for explanation on trigger terms



# General Advertising of Ally Lending Financing.

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## How to use the Ally logo.

The logo is the most visible asset in the Ally Lending toolkit, and should be included on all official Ally materials. The logo encapsulates the Ally brand and allows for maximum brand recognition. You should always use the logo with the registered symbol (®).

You can download our logo in png or eps format [here](#).

### Color logo.

Use this logo in marketing and non-marketing placements.



### Black and white logo.

Use this logo in marketing and non-marketing placements when printing in black and white.



### Logo clearspace.

Keep a good amount of negative space around the Ally logo to provide adequate readability. To maintain brand recognition, don't let any other elements overlap into this area.



## Ally logo usage examples.

### Do.

Use the logo on any page you like after full approval.



### Don't.

Attach the logo to your own logo or any competitor logos.



# Advertising Specific Loan Solutions.

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## Understanding Ally Lending's Product.

Not all providers who work with Ally Lending offer the same financing solutions. Scan the QR codes or click the links to learn more about the product solutions we offer in the [healthcare](#) or [home improvement](#) markets. Your business may not offer all of the product solutions.

It's important that you only advertise financing solutions and terms that are available at your business. Reach out to your account manager for clarity on the terms offered by your business if you're unsure.

### Healthcare.



### Home Improvement.



# Advertising Specific Loan Solutions.

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## TILA Disclosures & Payment Examples.

Truth-in-Lending-Act (TILA) requires that customers receive disclosures about important terms of credit before they're obligated to pay back their loan. When advertising terms of credit, advertisements can only state terms that are *actually available*. Any mention of interest needs to be stated as the annual percentage rate (APR).

When you mention specific terms of credit, known as a "trigger terms", in your marketing, TILA requires you to provide the full terms of repayment. A common way to achieve this is by using a **representative example** of what a real loan might look like in order to contextualize the trigger terms.

However, when certain specifics of a loan is being advertised, such as the monthly payment amount, please reference that particular detail within the example. For clarity, if the provider is advertising a product or service for \$60/month, then the example should not reflect "payments of \$97/month for 48 months for \$4,000 financed..." or any other example. It should refer to the \$60/month that's being advertised.

### These messages DO TRIGGER a representative example.

TRIGGER TERMS	
The number of payments or period of repayment	<i>e.g., 12 months</i>
The monthly payment amount	<i>e.g., \$60/month</i>
The amount or percentage of any down payment	<i>If applicable</i>
<i>The amount of any finance charge</i>	<i>e.g., 0% interest promotion period</i>

A representative example reflects a **typical** loan through Ally Lending offered to your customer.

The representative example needs to include the following information:

**MONTHLY PAYMENT AMOUNT** | **LENGTH OF LOAN TERM** | **PURCHASE PRICE (LOAN AMOUNT)** | **ANNUAL PERCENTAGE RATE (APR)**

### REPRESENTATIVE EXAMPLE DISCLOSURE

Example of monthly payment terms:  
payments of **\$XX.XX/month** for **XX months** for **\$X,XXX financed** at **XX.XX% APR**.

# Advertising Specific Loan Solutions.

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## PAYMENT EXAMPLES BY FINANCING SOLUTION

The representative payment example should reflect **average** purchase price, APR, monthly payment, and length of loan for your business.

### Fixed Rate Installment Loan

*Multiple examples provided to show different APRs, loan terms and loan amounts*

*Example of monthly payment terms: payments of \$47.57/month for 60 months for \$2,000 financed at 14.99% APR.*

*Example of monthly payment terms: payments of \$390.90/month for 72 months for \$20,000 financed at 11.99% APR.*

*Example of monthly payment terms: payments of \$185/month for 48 months for \$4,000 financed at 9.99% APR.*

### Interest Promotion Installment Loan

*Example of monthly payment terms: payments of \$239.94/month for 48 months for \$7,000 financed at 26.99% APR. If the borrower pays off the loan during the promo period, we'll apply any interest paid during the promo period to the principal and we'll refund anything extra.*

### No Interest No Payment Installment Loan

*Example of monthly payment terms: If you don't make any payments during the 12 month promotional period, then your payments will be \$100.39/mo. for 120 months for \$7,000 financed at 11.99% APR. No interest is charged, and no payments are required during the promotional period.*

# Fixed Rate Installment Loan (IL) Advertising.



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## Advertising the fixed rate installment loan:

### Headlines promoting fixed rate installment loans that DO NOT trigger longer disclosures


The only disclosure required when using a headline shown below is a standard disclosure (see pg. 7)

- Flexible monthly payment options
- A variety of fixed monthly payment solutions
- Competitive interest rates
- Fixed interest and no hidden fees
- No balloon payment
- No hidden or deferred interest charges

## Required disclosure for fixed rate installment loan advertising for all Healthcare providers.

All loans are unsecured personal loans originated by Ally Bank Member FDIC. Subject to review and credit approval. Annual Percentage Rate (APR) ranges up to 26.99%. APR is determined based on your credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

## Required disclosure for fixed rate installment loan advertising for all Home Improvement Providers.

All loans are unsecured personal loans originated by Ally Bank, Member FDIC and Equal Housing Lender . Subject to review and credit approval. Annual Percentage Rate (APR) ranges up to 15.99%. APR is determined based on your credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

## EXAMPLES OF FIXED RATE INSTALLMENT LOAN (IL) ADVERTISING ON PAGES 14-15.

# Fixed Rate Installment Loan (IL) Advertising Examples.

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Common advertisement headlines promoting fixed rate installment loans that do trigger representative examples and longer disclosures.

- **EXAMPLE 1: Payments as low as \$XX a month**

Payments as low as  
\$50 a month

Your  
Logo

(Your product/service photo and content here)

Example of monthly payment terms: payments of \$47.57/month for 60 months for \$2,000 financed at 14.99% APR. Payment depends on your purchase amount and loan term.

All loans are unsecured personal loans originated by Ally Bank Member FDIC. Subject to review and credit approval. Annual Percentage Rate (APR) ranges up to 26.99%. APR is determined based on your credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

The low payment you are displaying is dependent on your product/services

# Fixed Rate Installment Loan (IL) Advertising Examples.

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Common advertising headlines promoting fixed rate installment loans that do trigger longer disclosures, including range of trigger terms.

- **EXAMPLE 3: Rates as low as XX% APR**

Finance your services today!  
Rates as low as 9.99% APR

Your  
Logo

(Your product/  
service photo and  
content here)

(Your product/  
service photo and  
content here)

All loans are unsecured personal loans originated by Ally Bank Member FDIC. Subject to review and credit approval. Annual Percentage Rate (APR) ranges up to 26.99%. APR is determined based on your credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

If you want to advertise "rates as low as XX% APR", the majority of your clients need to qualify for the advertised rate.



# Interest Promotion Installment Loan Advertising.

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## Advertising the Interest Promotion installment loan:

### Advertisement headlines promoting Interest Promotion installment loans that DO NOT trigger longer disclosures

The only disclosure required when using a headline shown below is a [standard disclosure](#) (see pg. 7)

- Flexible monthly payment options
- A variety of fixed monthly payment solutions
- Special financing available
- Fixed interest and no hidden fees
- No balloon payment
- No hidden or deferred interest charges

### DON'T refer to Interest Promotion loans like this in advertising.


These statements do not accurately reflect how the Interest Promotion product works.

- Same as cash
- Deferred payments
- No interest financing
- 0% interest financing

## Required disclosure for Interest Promotion installment loan advertising for Healthcare Providers.

All loans are unsecured personal loans originated by Ally Bank, Member FDIC. Subject to credit review and approval. Interest Promotion products are installment loan products with an early payoff benefit. If the borrower pays off the loan during the promo period, we'll apply any interest paid during the promo period to the principal and we'll refund anything extra. To qualify for the early payoff benefit, a borrower needs to make payments on time and pay above their minimum monthly payment amount during the promo period. This isn't a requirement of the loan – but it is a requirement to take advantage of the promotion. Annual Percentage Rate (APR) ranges up to 26.99%. APR is determined based on the applicant's credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

## Required disclosure for Interest Promotion installment loan advertising for Home Improvement providers.

All loans are unsecured personal loans originated by Ally Bank, Member FDIC and Equal Housing Lender . Subject to credit review and approval. Interest Promotion products are installment loan products with an early payoff benefit. If the borrower pays off the loan during the promo period, we'll apply any interest paid during the promo period to the principal and we'll refund anything extra. To qualify for the early payoff benefit, a borrower needs to make payments on time and pay above their minimum monthly payment amount during the promo period. This isn't a requirement of the loan – but it is a requirement to take advantage of the promotion. Annual Percentage Rate (APR) ranges up to 26.99%. APR is determined based on the applicant's credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

## EXAMPLES OF INTEREST PROMOTION INSTALLMENT LOAN ADVERTISING ON PAGE 17

Please submit your assets in final form to [approvals.lending@ally.com](mailto:approvals.lending@ally.com)

# Interest Promotion Installment Loan Advertising Examples.

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Common advertisement headlines promoting interest promotion product that do trigger representative examples and longer disclosure.

- **EXAMPLE 1:** • Interest promotion period up to XX months
- Finance today! Payments as low as \$XX/month

## Interest promotion period up to 18 months.

Your  
Logo

(Your product/service photo and content here)

Example of monthly payment terms: payments of \$239.94/month for 48 months for \$7,000 financed at 26.99% APR. If the borrower pays off the loan during the promo period, we'll apply any interest paid during the promo period to the principal and we'll refund anything extra.

All loans are unsecured personal loans originated by Ally Bank, Member FDIC and Equal Housing Lender (EHL logo). Subject to credit review and approval. Interest Promotion products are installment loan products with an early payoff benefit. If the borrower pays off the loan during the promo period, we'll apply any interest paid during the promo period to the principal and we'll refund anything extra. To qualify for the early payoff benefit, a borrower needs to make payments on time and pay above their minimum monthly payment amount during the promo period. This isn't a requirement of the loan – but it is a requirement to take advantage of the promotion. Annual Percentage Rate (APR) ranges up to 26.99%. APR is determined based on the applicant's credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

# No Interest, No Payment Installment Loan Advertising

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## Advertising the No Interest, No Payment promotion installment loan:

### Advertisement headlines promoting No Interest, No Payment installment loans that DO NOT trigger longer disclosures


The only disclosure required when using a headline shown below is a [standard disclosure \(see pg. 7\)](#)

- Flexible monthly payment options
- A variety of fixed monthly payment solutions
- Special financing available
- Fixed interest and no hidden fees
- No balloon payment
- No hidden or deferred interest charges

### DON'T refer to No Interest, No Payment loans like this in advertising. These statements do not accurately reflect how the interest promotion product works.

- Same as cash
- Deferred payments
- No interest financing
- 0% interest financing

## Required disclosure for No Interest, No Payment installment loan advertising for Home Improvement Providers.

All loans are unsecured personal loans originated by Ally Bank, Member FDIC and Equal Housing Lender . Subject to credit review and approval. The No Interest, No Payment promotion product is an installment loan product with a promotional period. No payment is required during the promotion period. Once the promotional period ends, the remaining loan balance will begin to accrue interest at the APR disclosed in the customer's loan agreement. Monthly payments are required after the promotion period ends. Annual Percentage Rate (APR) ranges up to 22.99%. APR is determined based on the applicant's credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

## EXAMPLES OF INTEREST PROMOTION INSTALLMENT LOAN ADVERTISING ON PAGE 19

# No Interest, No Payment Installment Loan Advertising Examples.

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Common advertisement headlines promoting the no interest, no payment promotion installment loan products that do trigger required longer disclosures:


- **EXAMPLE 1:** • No interest, no payment during the promotional period within XX months
- No payments for XX months

No interest, no payment during the 12-month  
promotion period.

(Your product/service photo and content here)

Your  
Logo

Example of monthly payment terms: If you don't make any payments during the 12 month promotional period, then your payments will be \$100.39/mo. for 120 months for \$7,000 financed at 11.99% APR. No interest is charged, and no payments are required during the promotional period.

All loans are unsecured personal loans originated by Ally Bank, Member FDIC and Equal Housing Lender . Subject to credit review and approval. The No Interest, No Payment promotion product is an installment loan product with a promotional period. No payment is required during the promotion period. Once the promotional period ends, the remaining loan balance will begin to accrue interest at the APR disclosed in the customer's loan agreement. Monthly payments are required after the promotion period ends. Annual Percentage Rate (APR) ranges up to 22.99%. APR is determined based on the applicant's credit score, loan amount, loan term, and credit usage and history at the time of application. Minimum purchase amounts apply.

# Advertising by Channel

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## Print.

When marketing financing in print advertising, you will want to ensure that all required disclosures and representative examples are placed in a clear and conspicuous manner. Please refer to the [disclosures](#) section and the [advertising examples](#) presented in these guidelines for additional guidance.

## Website.

We recommend developing a financing landing page within your business' website to ensure all relevant information and disclosures can be displayed correctly. When marketing financing on websites, you will want to ensure that all required disclosures and representative examples are placed in a clear and conspicuous manner. Please refer to the [disclosures](#) section and the [advertising examples](#) presented in these guidelines for additional guidance. As a reminder, this content also needs to be reviewed and approved by Ally before going live.

## Social.

**When considering advertising on social media, you'll need to avoid:**

Advertising any financing offers on Facebook or Instagram using Sponsored Stories, paid Facebook/Instagram ads, or targeted to specific users.

**WARNING:** Targeted financing ads could violate multiple laws

**When considering advertising on social media, You'll need to:**

- Use only general terms to discuss financing and avoid using trigger terms
- Use your home page only (your owned social media channel)
- Ensure disclosure font size is at least 1/5 the size of the main body text, and cannot be smaller than 8 pt. font
- Comply with each social media platform's Terms of Service
- Check for latest specification with each social media platform

## Email.

Marketing emails must comply with Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM) requirements and any other applicable federal and state laws, rules, regulations.

The FTC has provided the below guidance to comply with CAN-SPAM:

- 1. 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.
- 2. Don't use deceptive subject lines.** The subject line must accurately reflect the contents of the message.

- 3. Identify the message as an ad.**

You must disclose clearly and conspicuously that your message is an advertisement.

- 4. 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.

- 5. 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.

- 6. 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 within 10 business days. You can't charge a fee, require the recipient to give you any personally identifying information beyond an email address, or make the recipient take any step other than sending a reply email or visiting a single page on an Internet website as a condition for honoring an opt-out request.

- 7. Monitor what others are doing on your behalf.**

The law makes clear that even if you hire another company to handle your email marketing, you can't contract away your legal responsibility to comply with the law. Both the company whose product is promoted in the message and the company that actually sends the message may be held legally responsible.

### Follow the below rules when using trigger terms in your email marketing:

- Emails with trigger terms must include the full terms of repayment or a **representative example** in the email itself.
- If the subject line has a trigger term, a **representative example** needs to be clear and conspicuous in the body of the email. The subject line must be accurate and not misleading.
- If the body of the email has a trigger term, a **representative example** needs to be clear and conspicuous and near the trigger term.

# Advertising by Channel

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## Broadcast TV / Video & Radio.

- Advertisements on TV and Radio have additional requirements not listed here. Please contact your account manager and the marketing team at **[approvals.lending@ally.com](mailto:approvals.lending@ally.com)** so we can work together to make sure your advertisement meets the requirements.
- **TV and radio advertisements will require additional lead time outside of the 5-10 business days needed for approvals** so please reach out to us before you begin developing your TV/Radio advertising so we can advise you through the process.



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