

ADVERTISING Q, LONG TERM FINANCE MERCHANT GUIDELINES



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INTRODUCTION



This guide is to help you advertise Q Mastercard / Q Card Long Term Finance (LTF) offers.

It's important that our brands are displayed consistently, and that customers are provided with the correct information and Terms & Conditions when they apply for and make a purchase with one of our products.

Marketing and advertising finance is subject to strict NZ consumer protection laws - this guide will help you to comply with your legal obligations to your customers. Where necessary, you should obtain legal advice to ensure your marketing practices comply with all relevant legislation. hummgroup accepts no liability with respect to your marketing, advertising, and promotional materials.

You will find a few handy sections in this guide, along with pre-approved layouts and Terms & Conditions that you can copy into your promotional material or share on your website.

hummgroup will get back to you as soon as possible when sent any marketing material to check for compliance with this guide. We will always try to review promptly and do our best to accommodate your timelines. Please speak to your Account Executive and we will work with you for the best possible outcome. Remember this is a guide only.

Thank you :)

INTRODUCTION

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YOUR OBLIGATIONS

All information must be displayed in a prominent manner so that it comes to the attention of, and is understood by, the average intended customer.

Prominence is context specific and factors that affect prominence include whether the information is:

- legible or audible or both;
- brought to the attention of a reasonable person in a clear manner that is unlikely to be overlooked, reflecting its importance;
- of a size, colour and position that is appropriate for that advertisement or medium; and
- not hidden or obscured.

All small print must be legible and if it refers to additional terms and conditions together with a finance offer you must use a different linking symbol e.g. *finance terms ^Other terms.

You must prominently disclose:

- The minimum spend, offer period/expiry date, mandatory fees, any specific conditions and the interest rate that will apply after any interest free period (see templates for suggested wording) must be disclosed in the headline offer.
- You must specify if the offer is restricted to instore or online only with the headline offer.
- Any product or brand exclusions must be stated with the headline offer.
- You must only advertise goods that fall within the offer requirements.
- The fine print should provide additional information about the offer, not place additional conditions or exclusions on the offer.
- Any weekly or monthly repayment amounts for interest free advertisements must be clearly identified as indicative only.

If you show the Q Mastercard card image, “Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.” must also be displayed.

If the piece of advertising is digital, the above information must still be displayed in the banner or digital post and the full terms and conditions must be displayed on the first page the user lands on when they have clicked on the ad.

WHEN SHOULD I ADVERTISE FINANCE?



All the time!

Customers tend to do considerable research before committing to a purchase – especially with the higher priced items or services that Interest Free Finance is used for. It's good practice to showcase your offer to any potential customers during this research phase.

You will probably have competitors that sell similar products at a similar price – if their offer is more enticing/affordable due to an Interest Free offer being available then you may miss out on a sale.

Online	In-Store
<p>Usually the first contact your potential customers have with your business – put your best foot forward!</p> <p>We recommend having a page on your website that clearly shows available payment methods, and any T&C for them.</p> <p>We have made a range of pre-approved digi-banners that you can download and use immediately.</p> <p>If you have a limited-time promo, ensure you display this on your home page for maximum effect.</p>	<p>Ensure you have displayed your offer clearly, and around your higher priced products.</p> <p>Knowing that you can spread payments over time is a key influencer in making the decision to buy.</p> <p>If you need some additional Point of Sale, please let us know, we have a selection that covers a wide range of scenarios.</p> <p>It's important that your staff members know about the offers, any conditions, and how to process a sale – if you need to arrange training please get in touch.</p>

HOW TO USE THIS GUIDE

Your advertising will need to cover off 3x basic sections – Promo/Banner/Footer

We have provided Templates for you to copy – you can find these in this guide. Make sure you select the one that applies to your advertised term.

There are different configurations allowed depending on the medium you are advertising in – please refer to the specific section for the correct inclusions.



The banner is set against a blue background. At the top, a green box contains the text '12 MONTHS INTEREST FREE AVAILABLE*' in large, bold, white letters. Below this, there are two images of Q Mastercard cards: one is a dark card with a white 'Q' and the Mastercard logo, and the other is a colorful card with a white 'Q' and the word 'CARD'. Underneath the images, the text 'Don't have a card? Apply for a Q Mastercard today' is written in white. Below that, a green box contains the text 'Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply.*'. At the bottom, a white box with a thin border contains the text '*Minimum spend applies. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF interest free period. Click here for full Ts&Cs.'

Promo Header

(e.g. “12 months Interest Free”)

Banner Text

(must be **prominent** and include all fees, interest rates, dates, exclusions, min spend)

Footer Text

(Full T&C, should be as close as possible to the Header/Banner)

TEMPLATE: ADVERTISING GENERIC TERMS



“Long Term Finance Available” or “Flexible Payment Options Available” (Q Mastercard only example)	
Banner	APPLY TODAY Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply.
Footer	<ul style="list-style-type: none">*Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF Interest Free Period. Click here for full Ts&Cs.
Click Through	https://www.qmastercard.co.nz/benefits/

*Banner should be in a larger font size than the Footer
Add click-through URL to banner*

Hint: You can download pre-approved digi-banners online

**LONG TERM
FINANCE
AVAILABLE
HERE***

Lending criteria,
\$50 annual Account
Fee, fees, Ts&Cs apply.

APPLY TODAY

*Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF interest free period. Click here for full Ts&Cs.

TEMPLATE: ADVERTISING SPECIFIC TERMS



“XX Months Interest Free Available ” / XX Months No Payments & No Interest (Q Mastercard and Q Card)	
Banner	Don't have a card? Apply for a Q Mastercard today Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply.*
Footer	*Minimum spend applies. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF Interest Free Period. Click here for full Ts&Cs.
Click Through	https://www.qmastercard.co.nz/benefits/

*Banner should be in a larger font size than the Footer
Add click-through URL to banner*

Please ensure you display your full T&C that apply to this offer, incl Min Spend, Validity, exclusions, etc underneath this banner. See p9-11 for templates.

12 MONTHS INTEREST FREE AVAILABLE*




Don't have a card? Apply for a
Q Mastercard today

Lending criteria, \$50 annual Account Fee, fees,
Ts&Cs apply.*

*Minimum spend applies. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF interest free period. Click here for full Ts&Cs.

Full Ts&Cs: INTEREST FREE



Please use if you are linking to your own landing page:

“XX Months Interest Free Available”

Ts&Cs

XX months interest free is available on Long Term Finance (LTF) for **[in-store/online]** purchases only until **[xx/xx/xxxx]**. **[Min spend \$X.]** Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply. \$55 Establishment Fee applies to your first LTF transaction, \$35 Advance Fee applies to subsequent LTF transactions. Min payments of 3% of the monthly closing balance or \$10 (whichever is greater) are required throughout interest free period. Paying only the minimum monthly payments will not fully repay the loan before the end of the interest free period. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF Interest Free Period. Rates and fees subject to change. Columbus Financial Services Limited and Consumer Finance Limited reserve the right to amend, suspend or terminate the offer and these Ts&Cs at any time without notice.

Banner should be in a larger font size than the Footer

The Footer should disclose:

- *any minimum purchase amount*
- *any exclusions*
- *any surcharge*
- *any limitation to in-store OR online purchases only*

Full Ts&Cs: INTEREST FREE & PAYMENT HOLIDAY



Please use if you are linking to your own landing page:

“XX months No Payments & No Interest”

Ts&Cs

No payments and no interest for **XX** months/days (“Payment Holiday”) is available on Long Term Finance (LTF) for **(in-store/online)** purchases only until **xx/xx/xx**. **[Min Spend \$X]**. Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply. \$55 Establishment Fee applies to your first LTF transaction, \$35 Advance Fee applies to subsequent LTF transactions. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF Interest Free Period. Rates and fees correct as at date of publication, subject to change. Columbus Financial Services Limited and Consumer Finance Limited reserve the right to amend, suspend or terminate the offer and these Ts&Cs at any time without notice.

Banner should be in a larger font size than the Footer

The Footer should disclose:

- *any minimum purchase amount*
- *any exclusions*
- *any surcharge*
- *any limitation to in-store OR online purchases only*

Full Ts&Cs: INTEREST FREE & PAYMENT HOLIDAY V2



Please use if you are linking to your own landing page:

“No Payments & No Interest until XXX”

Ts&Cs

*No payments and no interest until **MONTH YEAR** (“Payment Holiday”) is available on Long Term Finance (LTF) for **in-store/online** purchases only until **xx/xx/xx**. Min Spend **\$X**. Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply. \$55 Establishment Fee applies to your first LTF transaction, \$35 Advance Fee applies to subsequent LTF transactions. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF Interest Free Period. Rates and fees correct as at date of publication, subject to change. Columbus Financial Services Limited and Consumer Finance Limited reserve the right to amend, suspend or terminate the offer and these Ts&Cs at any time without notice.

Banner should be in a larger font size than the Footer

The Footer should disclose:

- *any minimum purchase amount*
- *any exclusions*
- *any surcharge*
- *any limitation to in-store OR online purchases only*

TV & RADIO ADVERTISING



Advertising on TV and radio carries additional requirements. While we do understand these mediums can have strict time restrictions, you still need to ensure the mandatory disclosures are covered off to help ensure compliance with NZ consumer protection laws.

All small print must be legible. This means the colour of the words contrast to the background and are displayed for long enough for a reasonable person to be able to read it. If the small print contains terms and conditions relevant to the finance offer, you must use a linking symbol. Separate terms and conditions for different offers should be linked to separately, e.g. *finance terms ^Other terms.

Alternatively, disclaimers may form part of the script. These must not be fast-read.

You must include the T&C as outlined in these guidelines.

Available in-store until XXXXX/XXXX, Min Spend \$XXXX. Min payment applies. Lending criteria, \$50 annual Account Fee, fees, Ts&Cs apply. Standard Interest Rate of 28.50% p.a. applies to outstanding balance at the end of LTF Interest Free Period. <see XXXXXXXXXXXXXXX for full Ts&Cs.

Please consult with your Account Executive asap so we can provide you with scripts/advice to minimise production time & cost



MULTI-PAGE BROCHURES / CATALOGUES



Please refer to the Template section of this guide to create the relevant Ts&Cs for your Promotion.

When deciding on the layout for your Flyer/Brochure, please consider the below:

Preferred	Alternative
You should include the Promo / Banner / Footer in close proximity to each other.	You must display Promo / Banner together, but if you need to you can display the full Footer Ts&Cs on a separate page / bottom of the page – please ensure you direct your customers to view these by linking. E.g. “See p. [X] for full Ts&Cs” at the end of your Banner Text.

ADVERTISING INDICATIVE PAYMENTS



“Take this home today, from just \$XX per week!”

If you would like to advertise promotion with indicative payments, you must display additional Ts&Cs:

***Indicative [Weekly/Monthly] Repayments: ^Approved applicants only. The indicative monthly repayment is the purchase amount and Establishment Fee divided by the number of weeks in the Start-up Interest Period. The indicative repayments assume there are no additional purchases, cash withdrawals, fees or charges. The indicative repayments are only an estimate and figures should be used as an indication only. They do not represent either a quote or pre-qualification or approval. To repay the purchase amount by the expiry of the Start-up Interest Free Period, the indicative monthly repayments stated would need to be made by the due date for each statement period.*

Our Standard Interest Free Terms require a minimum payment of 3% of the outstanding balance each month, which means the actual repayments change in value each month. Just paying the minimum payments will not pay off the total amount in the Interest Free period either – so we need to be very clear on where this indicative amount comes from.

[Click here to view our Indicative Repayment Calculator](#)

SURCHARGING (NZ)



Nothing in this page should be construed as legal or financial advice nor should be relied upon as such; this information is intended as a guide only and Consumer Finance Limited and Columbus Financial Services Limited recommend you obtain your own legal advice as you are responsible for ensuring you meet your own legal obligations if you choose to add a surcharge to a transaction. Consumer Finance Limited and Columbus Financial Services Limited reserve their rights to review your ability to charge surcharges at any time in the future.

Consumer Finance Limited and Columbus Financial Services Limited understand that it is legal for merchants to pass on the MSF (in whole or in part) for accepting certain payment options at the point of purchase, however:

- *The fee should be reasonable and reflect a merchant's cost of accepting the card as a payment option.*
- *The fee (with an explanation as to what the fee is for) must be displayed prominently (whether online or instore), prior to the transaction being processed, so that the customer has the option not to proceed with the transaction should they not be willing to accept the fee.*
- *Any surcharge for the use of a products issued by Consumer Finance Limited and Columbus Financial Services Limited must be identified as a surcharge payable to you, the merchant.*
- *You must comply with the Fair Trading Act and Commerce Commission guidelines on surcharging (as updated from time to time).*

Reminder: You must add the surcharge to your Footer T&C. E.g. "A <Business Name> surcharge of 2% applies"

CHECKLIST



Have you:

- ✓ Selected the correct **T&C** for your offer?
- ✓ Is your Banner text “**prominent**” (larger font size, bold, Etc.)
- ✓ Inserted all relevant information (**Validity, Min Spend, Availability, In-Store/Online Only**)
- ✓ Have you disclosed any/all **exclusions**?
- ✓ Have you included any **Surcharging** in the Footer?

General checks that should also be made;

- ✓ Review the advert as a whole, is there anything that might be misleading to the average consumer?
- ✓ Check to see if there are representations that must be substantiated prior to publication? (e.g. “The Largest Discount in NZ”)
- ✓ Avoid language that implies that finance will be guaranteed; as our finance products are subject to lending criteria.

Please engage with us as soon as possible. We can provide guidance and T&C for you quickly, saving you time and cost, ensure we get it right the first time, and help avoid any customer or legal issues.

We would like to see any finalised adverts / web pages – please send to your Account Executive, or Qpartners@hummm-group.com

CONTACT & ENQUIRIES

Account Executive:

Please contact your Account Executive in the first instance for all enquiries. They can help you with any sales or marketing related questions, including adding promotional terms to support your sales.

Email:

You can email the Sales/Marketing team on Qpartners@humm-group.com and we will refer to your Account Executive.

Merchant Support:

For technical enquiries regarding your Account set-up, payment queries, etc you can reach them on 0800 22 22 55 or business.support@flexicards.co.nz

