

Wells Fargo Health Advantage®

Do advertising disclosures really matter?

Details are important.
Advertising details are the law.



Disclosing the details of a promotional offer is incredibly important because it helps patients make informed choices. Accurate and prominent credit terms and costs are also important because they help:

- Patients understand their financing options.
- Build trusted, positive experiences with your patients.
- Prevent the risk of litigation and damage to your reputation.

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

Wells Fargo and third-party advertisers like you are equally responsible for complying with the advertising laws or it may result in penalties like fines, reputation damage, and other negative consequences for all parties.

Are compliance requirements for all financing programs the same?

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

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

- UDAAP (Unfair, Deceptive and Abusive Acts & Practices) laws
- Truth in Lending Act (TILA), including Regulation Z
- The Federal Trade Commission (FTC)

For more information on the FTC, go to [ftc.gov](https://www.ftc.gov).

The information in this document should not be construed as legal advice; you should consult your attorney for independent legal advice as needed. Further information on advertising financing can be found at the Consumer Financial Protection Bureau (CFPB) website at [consumerfinance.gov](https://www.consumerfinance.gov).

Tools to help you create your advertisements

Wells Fargo Advertising Guides and other important tools can be found on the Marketing and Training tabs of the Online Resource Center at wellsfargo.com/retailservices.

Online
Resource
Center



- [No Interest if Paid in Full Advertising Guide](#)
- [0% APR with Equal Payments Advertising Guide](#)
- [12.99% APR with Equal Payments Advertising Guide](#)