

# Affirm influencer guidelines



The following Guidelines apply to all independent influencers and endorsers (each, a **“Sponsored Influencer”** or **“You”**) who post content sponsored by Affirm, Inc. (**“Affirm”**) on any approved social media platform. These Guidelines ensure that all Sponsored Influencers are in compliance with federal law, including Federal Trade Commission (**“FTC”**) requirements.

## Disclosure of Material Connection

Because Affirm is compensating You to promote the brand, it is necessary for You to disclose this **“material connection”** with Affirm any time You post sponsored content on any social media platform. This enables customers to make an accurate evaluation of your endorsement, and protects both You and Affirm.

**The general rule is:** You must **clearly and conspicuously** disclose your material connection to Affirm. Your sponsored social posts should always reflect your honest opinions and/or review of Affirm, based on your own personal experiences, and should not include products or brands that are not eligible for Affirm financing.

**As a Sponsored Influencer, you are considered to have a **“material connection”** to Affirm that must be disclosed if, you have:**

1) received financial compensation (directly or indirectly) from Affirm; 2) received non-monetary compensation (e.g., free gifts, tickets, discounts, or travel vouchers) from Affirm; or 3) a family, business, or other material relationship with Affirm.

**A **“conspicuous”** disclosure is:**

- Well-placed so that it can be easily noticed;
- Prominent so that it can be easily read (e.g., easy-to-read font size; contrast the font color with the background);
- Close to the main content of your post
- **NOT** buried among/jumbled up with other content, e.g., hashtags, links, or Your biography. In other words, do **NOT** make disclosures hard to find.

**A **“clear”** disclosure is written so that consumers:**

- Can easily understand it;
- Get the information they need to assess Your claim about, or endorsement of, Affirm.

## Guidance for Disclosures on Specific Social Media Platforms:

**Instagram:**

- Disclose a material connection before the **“More”** button that appears in the caption section of a post. If space limitations prohibit you from explaining the connection, an **“Acceptable”** hashtag from the list below will work.
- Using the **“Paid partnership”** location tag on Instagram is helpful in alerting customers to the sponsored post, but is not enough on its own. Use it only with an **“Acceptable”** hashtag from the list below.
- If Affirm is tagged in the photo or in the caption, it must be tagged as a sponsor.

## Facebook:

Make disclosures at the beginning of any post (e.g., “This post [video] is sponsored by [made in partnership with] Affirm...” OR “Acceptable” hashtag per below). Include disclosures as a clear and legible written overlay on any video content. Make disclosures clear when mentioning/tagging Affirm in a photo or post.

## Social Media Stories (i.e., Instagram, Snapchat, & Facebook stories):

Superimpose a material connection disclosure on images and videos. The disclosure should be:

- Easy to notice and read in the time that followers have to look at the image/video;
- Well-contrasted against the image/video; and
- Superimposed on the “story” even if also verbally disclosed.

## Live stream (i.e., Instagram Live/ Facebook Live):

Repeat the disclosure as needed to ensure that consumers see it, or keep it posted throughout the live stream.

## Blog post or online review:

Post your disclosure near the endorsement in clear, plain language, such as: “Affirm sponsored this post...” or “This is a paid promotion...”

- The disclosure should **NOT** be a hyperlink to a full disclosure.
- It is **NOT** sufficient to only use hashtag disclosures at the end of the post.

## Video platforms (i.e., YouTube):

The disclosure should be:

- Placed as text within the video itself and in the description of the video; and
- Displayed long enough for a consumer to be able to read and understand it.
- Additional verbal disclosures are recommended and should be as close to the beginning of the video as possible, repeat throughout for longer videos.

## Recommended Disclosures

### Acceptable Hashtags to Disclose Material Connection:

- ✓ #ad
- ✓ #sponsored
- ✓ #paid
- ✓ #AffirmPartner or #AffirmEndorser

(Check with Affirm to see if there may be other acceptable tags created for a specific promotion)

### Too Vague/Don't Use/UNacceptable Hashtags:

- ✗ #sp or #spon
- ✗ #thanksAffirm or #thankyouAffirm
- ✗ #Ambassador
- ✗ #Partner
- ✗ #Collab
- ✗ #affirm

## Copyrights, Trademarks and Rights of Publicity

Please note that AFFIRM® is a registered trademark, so the ® symbol should be used when space permits. Use the Affirm logo only in approved formats. Except as expressly authorized by Affirm in each instance:

- Do **NOT** reference other brands or trademarks.
- Do **NOT** tag, reference or include photos of any individuals (celebrities, etc.).
- Do **NOT** include someone else's graphics, photos or other content.

Thank you, and please contact [Amanda Kauffman](#) with any questions.

