

Brand & Advertising Guidelines

Effective November 2017

Please read carefully before producing any materials that promote Oxipay
Version 3.0



Please read carefully before producing any advertising or marketing material (referred to as “advertising” in this document) displaying branding relating to Oxipay. These guidelines must be applied at all times.

Contact:

 marketing@oxipay.com.au

 Merchant Services **1800 230 432**

or your account manager

Disclaimer

The Advertising Guidelines do not constitute legal advice. Merchants (retailers) should seek advice from an appropriately qualified professional on how to advertise their goods and services before undertaking any action in reliance on the contents of this document.

The copyright owner, Oxipay, does not authorise reproduction of this work, in whole or in part.

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Logo

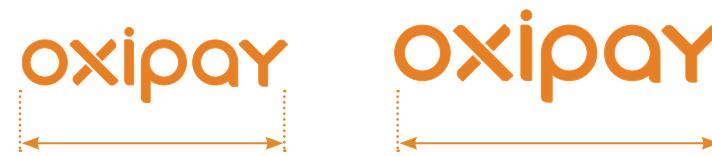
There are 2 versions of the logo, full colour and black and white.

It is preferred that the full colour logo appear on a white or neutral solid colour background.



Minimum size

The minimum size refers to the smallest allowable size the logo can be presented for print and online advertisements



Clear space

When presenting the logo ensure there is a clear amount of space between the logo and other text, images and edge of the page. Minimum clear space is equal to the x height (indicated as 'x').

Do not place photos, typography, or other graphic elements inside the minimum clear space.



1.1

USING THE LOGO

The Oxipay logo can be displayed on advertising material promoting our payment plan. Please follow the guidelines to appropriately display the logo.

Ensure that the logo is clearly visible, legible and always maintain the aspect ratio of the logo when scaling.

1.1 USING THE LOGO

Use only the artwork supplied by OxiPay.

DO

- Place the OxiPay logo near the Total purchase price
- Use the OxiPay orange sparingly
- Use approved content from the OxiPay website
- Use the correct URL www.oxipay.com.au
- Use the OxiPay logo where possible – it is a flat single colour for easy readability

DO NOT

- Distort the OxiPay logo – always scale it uniformly
- Change the colour of the logo
- Alter the approved wording
- Over-power your own brand by using too much OxiPay orange
- Use other graphics from the OxiPay website without permission



DO NOT DISTORT THE LOGO



DO NOT STRETCH THE LOGO



DO NOT ROTATE THE LOGO



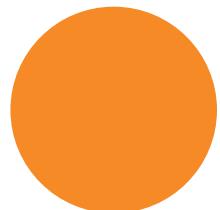
DO NOT MODIFY THE LOGO



DO NOT TYPE IN CLEAR SPACE



DO NOT PLACE LOGO ON A GRADIENT

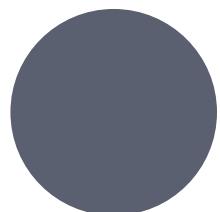
**ORANGE**

C 0 M 56 Y 96 K 0

R 246 G 139 B 38

Web #f68a25

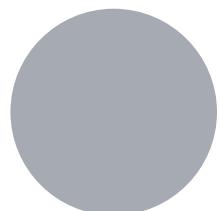
PANTONE: 1495C

oxipay**DARK GREY**

C 67 M 58 Y 41 K 17

R 81 G 85 B 101

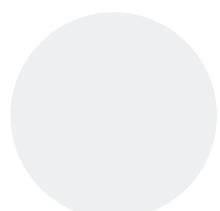
Web #515565

**MID GREY**

C 36 M 28 Y 23 K 0

R 168 G 170 B 178

Web #A8AAB2

**LIGHT GREY**

C 6 M 4 Y 4 K 0

R 236 G 237 B 237

Web #ECEDED

1.2 COLOUR PALETTE

PRIMARY PALETTE

The Oxipay colour palette is primarily composed of warm colours with orange being the single strong highlight.

Due to the strength of the Oxipay orange it is advised to be used sparingly. For example in small block areas or on call to action buttons – such as ‘Apply today!’.

SECONDARY PALETTE

Warm neutral greys offer complementary tones and are used minimally as highlights. It also defines areas of content and adds a contemporary but friendly personality to the Oxipay brand.

Colours can be used to great effect to separate the area from your content.

1.3.1 AWARENESS ON YOUR SITE

PRIOR TO CART

We recommend creating awareness about Oxipay and the benefits to the customer prior to them entering their shopping cart.

A simple line of text with the Oxipay logo is all that is required. We suggest you use your own text styles (CSS) so it looks in keeping with your brand.

If you are unsure of your typeface we suggest a simple sans serif font such as Open Sans, Arial, Helvetica. The text size should match the 'X' height of the text in the Oxipay logo.

See Appendix 3 for disclaimers.

oxipay 4 easy payments. no Interest[^]

oxipay 4 easy payments. no Interest[^]

oxipay 4 easy payments. no Interest[^]

oxipay Sign up in 60 seconds

The screenshot shows a checkout process on a website. At the top, the Oxipay logo is displayed. Below it are three circular icons with text and illustrations: "SELECT OXIPAY IN CHECKOUT" (shopping cart with gift), "COMPLETE CHECKOUT IN SECONDS" (smartphone with timer), and "GET YOUR ITEMS NOW" (truck with checkmark). Below these icons, descriptive text explains the payment plan: "Sign up in 60 secs with quick approval. Use your existing payment cards.", "Your Visa or Mastercard is charged today and then fortnightly over the next six weeks", and "Oxipay pays us on your behalf, so your order can be shipped without delay". A note at the bottom states: "All you'll need is your email, mobile, date of birth (must be over 18), address (must live in Australia) and your Visa or Mastercard from which payments will be deducted automatically." A small note below says: "Credit provided by Oxipay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. Visit www.oxipay.com.au for more details." On the left, there's a sidebar with "Instructions / 0" and a dropdown for "Delivery Instructions" set to "- None -". The main summary table shows a Subtotal of \$279.90, Delivery of \$0.00, and a TOTAL of \$279.90. It also notes "Total includes tax" and provides fields for "Add Voucher or Gift Card" and an "Apply" button. On the right, a "Payment Options" section offers "PayPal", "oxipay" (described as "4 easy payments. No Interest.*"), and other payment methods like "MasterCard" and "VISA".

1.3.2 FURTHER INFORMATION

LINKS

The logo and ideally the text should link to a page or pop up within your website illustrating the benefits.

Always use the approved wording provided in this document.

Where possible and relevant include a link to the Oxipay website or sign up form.

1.3.3 COMPONENT PLACEMENTS

PLACEMENT

We suggest placing this component near your products either at category and/or detail level.

By all means create a banner or advertisement for Oxipay if you wish for a bigger visual impact. These can sit amongst your products or separate to them but should always contain a link to find out the customer benefits – see previous screen for details.

Alternatively, if you would rather a softer presence across your website, place it above or below the pagination bar.

oxipay

Sign up in 60 seconds

[MORE INFO](#)



From \$1000.00
or 4 payments of \$250.00 with **oxipay**

Available in alternative colours - Tell me more
You can order this item for delivery this week!

[More details](#)

SHOW PER PAGE

PAGE:

oxipay 4 EASY PAYMENTS. NO INTEREST*

Disclaimer *Credit provided by Oxipay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See www.oxipay.com.au.

or 4 payments of \$112.50. no Interest[^] with **oxipay**

or 4 payments of **\$112.50.** no Interest[^] with **oxipay**

or 4 payments of \$112.50. no Interest[^] with **oxipay**

EXPRESS CHECKOUT

Card **VISA** 6713

Address 8 Smith Street, Beacon Hill NSW 2100

To add a new address or credit card **Edit**

BUY NOW!

Or... Pay only **\$42.75** today.

No Interest *. [Tell me more](#)

Oxipay now!

ORDER SUMMARY

APPLY DISCOUNT CODE

GIFT CARDS

Cart Subtotal **\$1,000.00**

Shipping **FREE** **\$0.00**

GST (Included) **\$100.00**

Order total **\$1,000.00**

*or 4 payments of \$250.00 AUD
No Interest* with **oxipay***

PROCEED TO CHECKOUT

Disclaimer [^]Credit provided by Oxipay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See www.oxipay.com.au.

1.3.4

CART PLACEMENT

IN THE CART

Once the customer has added a product to their shopping cart we recommend alternative wording.

When placed near the price of the item the incremental cost of the 4 payments along side the benefit statement works well.

Wherever possible please link the Oxipay logo to the 'More Information' pop up.

PLACEMENT

We recommend placing this component near the call to action button like 'proceed to checkout' or 'Buy now!' and/or in close proximity to the order total price. See examples.

See Appendix 3 for disclaimers.

1.3.5 CHECKOUT PLACEMENT

SELECTION OF PAYMENT OPTION

Treat OxiPay in the same way as other payment options – though we like to put ours in a primary position.

See examples.

The ‘Proceed to OxiPay’ and ‘OxiPay, Pay the easier way’ call to action buttons link to:

<https://secure.oxipay.com.au/#/register/signup>.

The screenshot shows a checkout process with the following components:

- Checkout Progress:** A horizontal bar with two steps: "SHIPPING" (grey) and "REVIEW & PAYMENTS" (orange, checked).
- PAYMENT Options:**
 - 4 easy payments. No Interest*.
 -
 - Credit Card
- Apply Discount Code:** A dropdown menu.
- Apply Gift Card:** A dropdown menu.
- Your order:** A summary table showing:

PRODUCT	TOTAL
NBL M&N Jacket × 1	\$599.00
Size: M	
Subtotal	\$599.00
Total	\$599.00
- OxiPay Information:**
 - Text: Why pay the full price today when you can pay with four scheduled interest free payments?
 - Table showing payment schedule:

Payment Type	Date	Amount
1st payment	today	\$149.75
2nd payment	in 2 weeks	\$149.75
3rd payment	in 4 weeks	\$149.75
4th payment	in 6 weeks	\$149.75
 - Text: Your total scheduled interest free payments will be: **\$599.00**
 - Credit or Debit Card (PayPal) What is PayPal?
- Agreement:** A checkbox: I agree to NBL's [Terms & Conditions](#) and I also agree to be added to NBL electronic database and be contacted by NBL regarding any services, offers or special promotions that are associated with, endorsed or approved by NBL.*
- Proceed to OxiPay:** A large black button.
- OxiPay Footer:** A white box with the OxiPay logo and the tagline "Pay the easier way →"

Website linking

Web banners need to be linked to either the Oxitpay website or to a dedicated finance page on your website explaining Oxitpay. When linking a banner to the Oxitpay website you must link to our homepage www.oxipay.com.au



Disclaimer *Credit provided by Oxitpay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See www.oxipay.com.au.

1.4 WEBSITE BANNERS

A web banner is a visual way to promote the availability of Oxitpay payment plans on your website. Web banners can be placed in various locations on your website to attract customers and promote our payment plans. Various sizes have been supplied but depending on the space available on your website a banner can be designed to meet your specifications.

For a custom sized banner please provide the pixel width and height required, including your website to marketing@oxipay.com.au

1.5 APPROVAL PROCESS

Getting approved

To submit your material for approval, you need to:

- Complete the approval form attaching the relevant material. This can be found in the Appendix 1.
- Refer to the checklist provided in Appendix 2 to make sure that you have addressed all key requirements before you submit your material for approval
- Before you go live with Oxipay on your website, please make sure you send us a link so we can review, test and approve. Send your link to this email: marketing@oxipay.com.au
- Send a copy of the draft material together with the approval form to: marketing@oxipay.com.au allowing 5 business days for review and sign off

We will contact you to discuss your material further if more information is needed.

Please remember it is a requirement under the Merchant Agreement that Oxipay reviews and approves all marketing materials where reference to Oxipay is included, prior to the material being used.

Introduction

These guidelines have been designed to assist you in the production of any advertising or other materials you develop, promoting Oxipay. Using these guidelines should minimise the changes required when submitting your material for approval.

These guidelines have been prepared to ensure that all Advertisements comply with Australian Consumer Law, the Competition and Consumer Act 2010, the Australian Securities and Investments Commission Act 2001 and the National Consumer Credit Protection Act 2009. It is a requirement under the Merchant Agreement that your advertising and marketing in connection with Oxipay comply with these guidelines and all applicable laws.

Oxipay must review and approve all marketing materials where reference to Oxipay is included, prior to the material being used. The only exception to this is if the material has been supplied by Oxipay as an approved template. These templates have been developed to meet regulatory and legal guidelines and Oxipay advertising policies, so if used in accordance with the instructions supplied, no further approval is needed.

If changes are made to the approved templates supplied, or your material has been developed for a specific promotion or campaign, it will need to be submitted to marketing@oxipay.com.au for sign off. Please allow 5 business days for review and sign off.

Most advertising/publications become inaccurate with time. Advertising should be kept up-to-date, and include any new rates or conditions. Brochures and other 'long-life' advertising should be dated (and marked with dates for which the offer is valid), or should in some way ensure consumers are not misled as to the period of the offer.

Please note

Oxipay may suspend or terminate your service immediately (under the Merchant Agreement or other service arrangement) if you represent Oxipay or its products and services outside of these guidelines. This includes if you advertise, promote or change a customer's price (directly or indirectly) to be other than the regular retail price for your goods or services, simply because a consumer uses Oxipay.

2.

ADVERTISING GUIDELINES

2.1 WHY ARE GUIDELINES NEEDED?

Most Australian businesses use advertising to promote their goods and services. Whether advertising through television, radio, the internet or print media, all advertising must comply with:

The Australian Consumer Law (ACL) - a national law that aims to protect consumers and ensure fair trading in Australia. The ACL is part of the Competition and Consumer Act 2010 (the Act).

The two fundamental rules are that:

- you must not engage in conduct that is likely to mislead or deceive
- you must not make false or misleading claims or statements

The ACCC, the state and territory consumer protection agencies and any other individual or group can and regularly do take legal action against businesses for contraventions of the ACL.

The ACCC's enforcement powers are extensive - for some contraventions it can seek remedies such as criminal or civil pecuniary penalties up to \$1.1 million for companies and \$220,000 for individuals, infringement notice penalties of up to \$126,000 for publicly listed companies, \$12,600

for corporations and up to \$2,520 for individuals, disqualification orders, injunctions to prevent ongoing conduct and corrective advertising orders:

The Australian Securities and Investments Commission Act 2001 - this Act specifically protects consumers of financial products and services.

ASIC Regulatory Guide 234 – deals with the advertising of financial products and services. With the key requirement being that the financial product is easy to understand, based on the following:

- does the advertisement clearly and accurately describe the product?
- is it clear how the product works?
- are the risks and fees clearly described?

It is therefore important that all advertising is:

- undertaken using the standard advertising templates provided; or
- submitted for final approval before it is used.

Whilst the law that applies to your advertising is complex, using the advertising materials provided and adhering to the approval process should ensure your advertising is both compliant and effective.

These principles apply to advertising of all kinds across all media, including television, radio, outdoor, online and print advertising and including websites, emails, SMS messages, social media, pamphlets, billboards, addressed or unaddressed mail.

- Oxipay is a payment plan with no charge for credit and with no interest charged. This means that the product must always be advertised as '**no Interest**' or '**Interest free**' payments. It can never be advertised as **0% INTEREST** as this implies that interest is a feature of the product.

(see Appendix 3 for using disclaimers).
- To provide balance, any reference to '**no Interest**' or '**Interest free**' needs to also include further information or a disclaimer to confirm that there are default fees charged on the product. The only fees are default fees if the consumer does not make their payment.
- **Oxipay** is the registered trading name, so all references to the business need to use the full trading name.
- The product cannot be referred to in advertising as **Finance**, a **Finance Plan** or **Oxipay Finance** as this may be misleading.
- When advertising goods to be purchased using **Oxipay**, make it clear that the purchase will involve the use of credit and the customer will be required to enter into a credit agreement.
- **Oxipay** is the product name, so references to the product need to use that name.
- You must incorporate the relevant disclaimers when including reference to **Oxipay** or '**no Interest**', or '**Interest free**' payments in your advertising.

2.2 GENERAL PRINCIPLES FOR ADVERTISING OXIPAY

2.3 USING DISCLAIMERS

2.3.1 DISCLAIMER REQUIREMENTS BY MEDIUM

An advertisement does not always need to include all product information in the headline. However, the more detail that is needed to support the headline, the more prominent the information needs to be. Also the headline must not be misleading, deceiving or confusing i.e. any mention of '**no Interest**' or '**Interest free**' payments in any medium of advertising requires an additional message to confirm that terms, conditions and lending criteria do apply.

Fine print should only be used to elaborate the main message, not to contradict it. Information (including in relation to fees and charges) must be clearly and adequately disclosed and not always hidden in the fine print.

If disclaimers are used to communicate this information, then the format (point size, time on screen, proximity to claim, speed of reading, etc.) is dictated by the medium used to advertise. Whereas, the type of information needed in a disclaimer is dictated by the content of the advertisement ([see Appendix 3](#)).

Disclaimers vary depending on the content of the advertisement. Different mediums of advertising may also carry different requirements when displaying that disclaimer.



Audio advertisements

Warnings, disclaimers and qualifications should be read at a speed that is comprehensible to an average listener. Telemarketing and messages on hold are also forms of advertising. Statements made over the telephone about a product or service are subject to the same regulation.



Film and video advertisements

Information about risks and any warnings should be easily understood by an average viewer on the first viewing of an advertisement and not undermined by distracting sounds or images. This includes video delivered via the internet (e.g. YouTube) as well as television advertisements.

For CAD advertising requirements for television disclaimers refer to Appendix 5.



Outdoor advertising

You should take into account how an advertisement will be viewed (e.g. from a distance or from a moving vehicle) when considering whether the overall impression of the advertisement is misleading or deceptive.



Web Advertising

Web advertising can take a variety of forms, including webpages, banner advertisements, video streaming (e.g. YouTube) and social networking. It can incorporate more engaging forms of media and can be interactive.

Providing a facility in a web advertisement for a consumer to access additional information (e.g. by 'clicking through' to another webpage) can be an effective way of providing further details and helping to engage the consumer. However, this cannot be used to correct a misleading overall impression in the advertisement. When viewed by itself for the first time the advertisement should provide balanced information.

If the advertisement is on a third-party site, rather than on the advertiser's own website, the balance of information is even more important, as the consumer may have less motivation to access the additional information and leave the website they are currently on. Therefore you should consider the appropriateness of internet advertising if content limitations mean there is insufficient space to provide balanced information.



Social media

Social media is a direct way to interact with existing and potential customers and promote products and services. If you use social media channels like Facebook, Twitter and YouTube you have a responsibility to ensure content is accurate, irrespective of who put it there and you must ensure you don't make any false or misleading claims.

There are no specific or different consumer laws or rules in place for social media. Consumer protection laws which prohibit businesses from making false, misleading or deceptive claims about their products or services apply to social media in the same way they apply to any other marketing or sales channel, whether you are posting an advertisement or commenting on a post.

These guidelines should be applied to social media channels like Facebook and Twitter in the same way as all other marketing. Don't make statements or post information on your Facebook or other social media pages that you are not allowed to make in any other type of advertising.

You can also be held responsible for posts or public comments made by others on your social media pages which are false or likely to mislead or deceive consumers, so these should be removed as soon as you become aware of them.

2.3.2 BALANCING CLAIMS THROUGH CONTENT

Information about the product can be used to make the offer attractive. However it should never mislead, deceive or confuse.

Where a feature is promoted, but other information is also relevant for the consumer to have a full understanding of how the product works, this either needs to be clearly explained in the body of the advertisement (if needed to balance the headline claim) or the disclaimer (if the additional information is not critical to the feature promoted)

Confirming the credit provider

Consumers that purchase the product need to understand that they enter into an agreement with OxiPay. The easiest way to do this is to show the OxiPay logo and/or refer to OxiPay in the body of the advertisement. If neither of these references are included in the body of the advertisement, then the credit provider information must be included in the disclaimer

No Interest or Interest free payments

Reference in the headline or the body of an advertisement to the fact that the customer won't pay interest needs to be supported by information that there are terms, conditions and lending criteria.

Breaking down the cost into repayment amounts

Displaying repayment amounts is a common way to break down the cost of a product, to show its affordability if purchased with a payment plan. However, this must always be supported by showing the full cost of the product.

Instant Decision

Whilst there are minimum eligibility requirements for the product and the approval process can be almost immediate (providing all information on the application form is completed correctly), not all consumers are approved. Therefore you cannot suggest that everyone will be approved. OxiPay eligibility requirements associated with an offer should be made clear at the time the offer is promoted. In addition reference to the fact that relevant lending criteria is applied needs to be included in the disclaimer

NOTE: When using disclaimers, text must be legible, we recommend 8 point font used on an A4 page as a minimum. The text may need to be larger, depending on the layout and the size, position and content of the main headline and copy. The size and type of font must always be clearly legible.

Component pricing

Component pricing is where the cost of a product or service is advertised in its component parts, rather than as a single or total figure. Component pricing requirements relate to advertisements where the product or service (along with the finance), has been broken down into smaller parts, such as \$ per day and \$ per fortnight advertising.

Component pricing can create an impression that the product is on sale or being offered at a lower price. If component pricing is included in an advertisement, the total price must also be stated in a prominent way and be as prominent as the main component price.

Calculating payment amounts

When advertising payment amounts, the total minimum amount a customer will pay for the product advertised when using OxiPay over the entire life of the plan first needs to be shown.

To calculate this amount, the RRP or Sale price of the product needs to be used because there are no fees for using OxiPay (except default charges which do not need to be disclosed upfront).

Any applicable deposit is then removed and the remaining amount divided by the number of repayments (or days) to calculate the payment amount.

A product has an RRP of \$100 and is going to be purchased via OxiPay, the first payment is 25% at time of purchase and the remaining 3 payments are taken fortnightly.

To calculate payments

Timeframe	\$ Amount	%
25% at time of purchase	\$25	25%
75% over 3 fortnights	\$75/3 = \$25	25% per fortnight

2.4

ADVERTISING PRICES OR REPAYMENT AMOUNTS

When advertising price, this should always be the total price of the good or service as a single figure, and should include all costs that are able to be calculated i.e. any tax, duty, fee, levy or other additional charges (e.g. GST). If the advertised price is available for a limited time then the relevant dates also need to be included in the advertisement.

You do not need to include optional charges or extras or delivery charges unless you are aware of a minimum delivery charge that must be paid. In this case you can choose whether to include it in the total price or as a separate component.

2.4.1 COMPONENT PRICING EXAMPLES

Pricing symbols have been produced to display on your advertising, alternatively you can create your own price symbols following the examples provided.

You must ensure you display the total minimum amount payable (including all fees and charges) in a prominent way as well as the main component price.

The image displays two separate promotional boxes for Oxipay, each featuring a placeholder 'YOUR LOGO' at the top. The left box shows a component price of '\$375^ per fortnight' with a total minimum amount payable of '\$1500.00'. The right box shows a component price of '\$375^ per fortnight' with a total minimum amount payable of '\$1500.00'. Both boxes include a 'PRODUCT IMAGE + PRODUCT DESCRIPTION' section and a note at the bottom stating '^Credit provided by Oxipay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See [www.oxipay.com.au](#)'.

YOUR LOGO

oxipay

\$375[^] per fortnight

TOTAL MINIMUM AMOUNT PAYABLE

\$1500.00

PRODUCT IMAGE + PRODUCT DESCRIPTION

YOUR LOGO

oxipay

\$375[^] per fortnight

TOTAL MINIMUM AMOUNT PAYABLE

\$1500.00

PRODUCT IMAGE + PRODUCT DESCRIPTION

[^]Credit provided by Oxipay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply.
See [www.oxipay.com.au](#).

Acceptance Mark

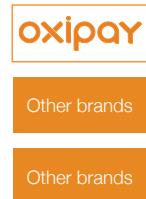
You can advertise Oxipay as a payment option displayed as an Acceptance Mark. An acceptance mark is used to signify which payment brands are accepted, this promotes consumer recognition and payment acceptance. Acceptance marks must be presented at size and colour parity with all other brand marks displayed.

- Only use the Oxipay acceptance mark provided within these guidelines
- DO NOT alter the acceptance mark in any way

PREFERRED LANDSCAPE PLACEMENT



PREFERRED SINGLE STACK PLACEMENT



PREFERRED DOUBLE STACK PLACEMENT



Minimum size

The minimum size refers to the smallest allowable size the logo can be presented online as an acceptance mark



2.5

ACCEPTANCE MARKS

Advertising Oxipay as a payment option on your website is a great way to let your customers know they are able to purchase using an Interest free payment plan. Acceptance marks are an effective way to promote customer recognition of the Oxipay brand.

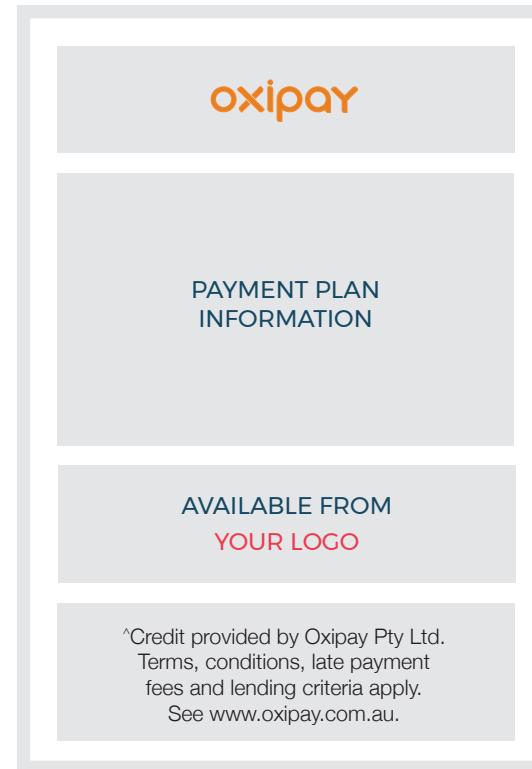
Material included within these guidelines has been produced to make it easy for you to include Oxipay on your website.

2.6 ADVERTISING USING CO-BRANDING

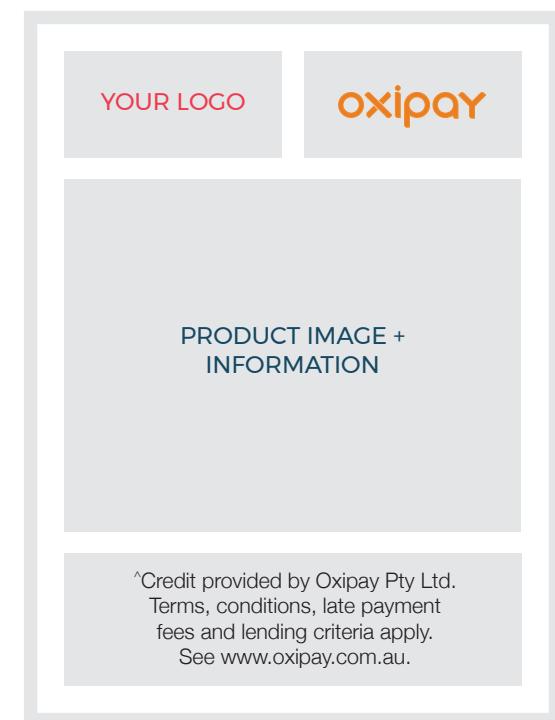
Co-branding is the use of trademarks from two or more companies for the marketing of specific goods, services or events. We do allow co-branding of Oxipay marketing materials so you can add your own business name and identity alongside the Oxipay business name and identity.

When co-branding there must be a clear distinction between the two brand identities within the advertisement. The objective is to combine the strength of both brands while clearly representing the identity of each brand and offer to the customer. When co-branding you must be careful not to misrepresent Oxipay and ensure you include the relevant disclaimer (see Appendix 3).

EXAMPLE



EXAMPLE



APPENDIX



APPROVAL FORM

APPENDIX1

The following form is for illustrative purposes only.

Company Name

Your Name

Contact Email

Type of Advertising e.g. Print, Web

Start date of Advertising

End date of Advertising

Have you included price in your advertising?

Yes No

Price of goods (RRP or special price)

Deposit amount (%)

Do you offer other deposit amounts?

Yes No

Payment Term

Do you have a minimum spend before customers can use OxiPay?

Yes No

Any other relevant information or conditions applicable to the offer?

Please ensure that you have followed the advertising guidelines prior to submitting a request for advertising approval and acknowledge that approval provided by OxiPay does not constitute legal advice.

Your request will be sent to the Marketing Team at OxiPay. Please allow 5 business days for review and sign off.

Don't forget to add your artwork to the email

Email

Clear

ADVERTISING BEST PRACTICE CHECKLIST

APPENDIX 2

FEATURE	REQUIREMENT	✓
Product	<ul style="list-style-type: none"> • Does the material clearly explain the nature of the product? 	
Returns, benefits and risks	<ul style="list-style-type: none"> • Are the messages about returns, benefits and risk balanced? 	
Warnings, disclaimers, qualifications, fine print	<ul style="list-style-type: none"> • Are the headline and disclaimer consistent? • Does the small print elaborate the main selling message rather than contradict? 	
Fees and costs	<ul style="list-style-type: none"> • Has a realistic impression of overall costs including any indirect fees or costs been given? (When consumers see an advertised price for a good or service, they are entitled to assume that that price is the full price they will be expected to pay). 	
Comparisons	<ul style="list-style-type: none"> • Have comparisons only between comparable products (i.e. sufficiently like products) been used? 	
Use of certain terms and phrases	<ul style="list-style-type: none"> • Are terms and phrases that are consistent with ordinary meaning used? • Have you disclosed any conditions that are unusual, inconsistent with, or modify, in an unexpected manner, the main message of the advertisement? • Do you have reasonable grounds for making a claim (other than puffery or obvious exaggeration)? 	
Target Audience	<ul style="list-style-type: none"> • Are the materials capable of being clearly understood by the audience likely to see it? 	
Disclosure details	<ul style="list-style-type: none"> • Are these details consistent with disclosure documents? 	
Photographs, diagrams, images and examples	<ul style="list-style-type: none"> • Are they relevant and don't detract from or reduce prominence of the warnings? 	
Nature and scope of advice	<ul style="list-style-type: none"> • Have you created realistic expectations? 	
Language and statistics	<ul style="list-style-type: none"> • Have you only used technical language and statistics where they are relevant and in a way that can be readily understood by consumers without specialist knowledge? 	
Regular repayments	<ul style="list-style-type: none"> • Have you included the total amount payable under the agreement (assuming repayments are made on time and no other charges apply)? 	
Advertising goods to buy on credit	<ul style="list-style-type: none"> • Is it clear that the advertising is promoting a credit agreement? 	

DISCLAIMER EXAMPLES

APPENDIX 3

Disclaimers will vary dependent on the content of the material and the key messages that are being advertised. All credit advertising will need to at least show in the disclaimer who the credit provider is and the fact that there are fees and charges included in the product (see examples 1 and 2). Advertising that includes repayment amounts (examples 3 – 7) will need to also include in the disclaimer the RRP, deposit and term.

The most common disclaimer examples have been included here but if your advertising does not fit into any of these then contact marketing@oxipay.com.au



APPENDIX 3

DISCLAIMER 1

To be used when advertising your product or service using a OxiPay payment plan.
The advertisement doesn't include product price or payment information.

TO BE USED FOR ADVERTISING PROMOTING PURCHASING WITH A PAYMENT PLAN (NO PAYMENT DETAILS)

- Example Headlines
1. 4 easy payments. no Interest[^]
 2. Sign up in 60 seconds
 3. Shop online or instore (where appropriate for merchants with both online and physical stores)

EXAMPLE

YOUR LOGO +
HEADLINE

1. 4 easy payments. no Interest[^]
2. Sign up in 60 seconds

PRODUCT IMAGE +
INFORMATION

DISCLAIMER

[^]Credit provided by OxiPay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See www.oxipay.com.au.

APPENDIX 3

DISCLAIMER 2

To be used when advertising your product or service using a OxiPay payment plan.
The advertisement doesn't include product price or payment information.

TO BE USED FOR ADVERTISING PROMOTING PURCHASING WITH A PAYMENT PLAN (NO PAYMENT DETAILS)

Example Headlines	<ol style="list-style-type: none">1. OxiPay. 4 easy payments. no Interest[^]2. 4 easy payments of \$X Interest free with OxiPay
Disclaimer	<p>[^]Credit provided by OxiPay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See www.oxipay.com.au.</p>

EXAMPLE

YOUR LOGO +
HEADLINE

1. OxiPay. 4 easy payments. no Interest[^]
2. 4 easy payments of \$X Interest free with OxiPay

PRODUCT IMAGE +
INFORMATION

DISCLAIMER

[^]Credit provided by OxiPay Pty Ltd. Terms, conditions, late payment fees and lending criteria apply. See www.oxipay.com.au.

APPENDIX 3

DISCLAIMER 3

TO BE USED FOR ADVERTISING THAT INCLUDES DEPOSIT %

Example
Headline

Pay the easier way with OxiPay. Only XX% deposit[^]

To be used when advertising your product or service using an OxiPay payment plan. The advertisement includes a % deposit.

EXAMPLE

YOUR LOGO +
HEADLINE

Pay the easier way with OxiPay. only XX% deposit*

PRODUCT IMAGE +
INFORMATION

DISCLAIMER

[^]Credit provided by OxiPay Pty Ltd. Terms, conditions and lending criteria apply. Other deposit amounts may be required depending on purchase. See www.oxipay.com.au.

APPENDIX 3

DISCLAIMER 4

To be used when advertising your product or service using an OxiPay payment plan. The advertisement includes a deposit amount and fortnightly payments.

TO BE USED FOR ADVERTISING THAT INCLUDES A DEPOSIT AMOUNT

Example Headline

Pay the easier way with OxiPay. Only XXXX% deposit and fortnightly payments[^]

Disclaimer

[^]Credit provided by OxiPay Pty Ltd. Terms, conditions and lending criteria apply. Quoted deposit based on RRP of \$XXXX and XX% deposit. Other deposit amounts may be required depending on purchase. Minimum amount payable \$XXXX over XX months. See www.oxipay.com.au.

EXAMPLE

YOUR LOGO +
HEADLINE

Pay the easier way with OxiPay.
Only \$XXXX deposit and fortnightly payments[^]

PRODUCT IMAGE +
INFORMATION

DISCLAIMER

[^]Credit provided by OxiPay Pty Ltd. Terms, conditions and lending criteria apply. Quoted deposit based on RRP of \$XXXX and xx% deposit. Other deposit amounts may be required depending on purchase. Minimum amount payable \$XXXX over XX months. See www.oxipay.com.au.

APPENDIX 3

DISCLAIMER 5

To be used when advertising your product or service using an OxiPay payment plan. The advertisement includes a fortnightly payment.

Note: If the deposit amount is more than 20% we would recommend that the actual amount is included in the body of the advertisement so this is not misleading.

TO BE USED FOR ADVERTISING THAT INCLUDES FORTNIGHTLY PAYMENT AMOUNT

Example Headline

Pay the easier way with OxiPay. Only \$XX.XX per fortnight[^]

Disclaimer

[^]Credit provided by OxiPay Pty Ltd. Terms, conditions and lending criteria apply. Quoted payment based on RRP of \$XXXX and XX% deposit. Minimum amount payable \$xxxx over xx months. See www.oxipay.com.au.

EXAMPLE

YOUR LOGO +
HEADLINE

PAY THE EASIER WAY WITH OXIPAY.
ONLY \$XX.XX PER FORTNIGHT*

PRODUCT IMAGE + INFORMATION
+ TOTAL AMOUNT PAYABLE

DISCLAIMER

^{*}Credit provided by OxiPay Pty Ltd. Terms, conditions and lending criteria apply. Quoted payment based on RRP of \$XXXX and XX% deposit. Minimum amount payable \$XXXX over XX months. See www.oxipay.com.au.

APPENDIX 3

DISCLAIMER 6

To be used when advertising multiple products or services using an OxiPay payment plan. The advertisement includes fortnightly payment amounts.

TO BE USED FOR ADVERTISING THAT INCLUDES MULTIPLE PAYMENT AMOUNTS (USUALLY CATALOGUES)

Example
Headlines

- A. IMAGE OF ITEM WITH FORTNIGHTLY PRICE: Only \$XX% per fortnight¹
- B. IMAGE OF ITEM WITH FORTNIGHTLY PRICE: Only \$XX% per fortnight²

EXAMPLE

The example shows a layout for an advertisement:

- Header Area:** Contains "YOUR LOGO + HEADLINE".
- Product 1 Area:** Contains "Only \$XX.xx per fortnight¹", "1ST PRODUCT IMAGE + INFORMATION", and "+TOTAL AMOUNT PAYABLE".
- Product 2 Area:** Contains "Only \$XX.xx per fortnight²", "2ND PRODUCT IMAGE + INFORMATION", and "+TOTAL AMOUNT PAYABLE".
- Disclaimer Area:** Contains "DISCLAIMER" and the following text:
 - ^Credit provided by OxiPay Pty Ltd. Terms, conditions and lending criteria apply.
 - 1. Quoted payment based on RRP of \$XXXX and XX% deposit. Minimum amount payable \$XXXX.
 - 2. Quoted payment based on RRP of \$XXXX and XX% deposit. Minimum amount payable \$XXXX.
 - Other deposit amounts may be required depending on purchase. All minimum amounts payable over xx months.

APPENDIX 4

COMMON MISTAKES IN ADVERTISING

When determining whether an advertisement is misleading or deceptive, the overall impression given by the advertisement is very important. In assessing this, all aspects of the advertising need to be considered, including, the content, the format, the audience and the media used.

Free offers

Be particularly careful of the use of the word ‘**free**’. The idea of getting goods or services without charge can create interest, but consumers will usually think of ‘**free**’ as absolutely free. Make sure you reveal any conditions that the consumer must comply with.

Bait advertising and special offers

Bait advertising is the practice of offering items for sale at low prices to attract consumers. It can be a legitimate form of advertising. However, it is illegal if the goods or services advertised for sale are not available in reasonable quantities and for a reasonable period at that price. Therefore you must state clearly if the good is in short supply or on sale for a limited time.

Offers with disclaimers and fine print

It is common to see advertisements with limitations or disclaimers using an denoter ('), ‘conditions apply’ or other requirements and fine print is often used in advertisements. However, an advertiser must not make the real terms and conditions of the offer unclear or unreadable by:

- placing text in obscure locations
- using text that is too small
- flashing disclaimers on screen for only a moment
- using voice overs that are too quick or too quiet

Fine print should not contradict the main message and fees and charges should not be hidden in the fine print.

Component pricing

When you present prices, you should state the total price. This applies to advertising across all mediums. If you promote a price that is only part of the total price, you must also include the total price (as a single figure) as prominently as the part price. It is illegal to represent the price of a component or components as the total price. The single price must include tax, duty, fees or other additional charges.

Advertising fees and costs

Where a fee or cost is referred to in an advertisement, it should give a realistic impression of the overall level of fees and costs a consumer is likely to pay. Where an advertisement promotes attractive features of a product, the advertisement should also disclose any fees that are payable to receive those features.

Endorsements and testimonials

Advertising should not falsely represent that a product or issuer has an endorsement or approval that it does not actually have. Testimonials from individuals should be authentic and attributed to them.

Disclaimers must be clearly legible and easily comprehensible and held on screen long enough for all text on screen, not just the disclaimers, to be read by the average viewer to avoid rendering a commercial potentially misleading under the Australian Consumer Law.

Disclaimers are generally used to expand or clarify an advertised offer or to make minor qualifications and should, where possible, be introduced at the same time as the representations they qualify. Disclaimers should simply explain the representation in further detail and should not be used in an attempt to correct a misleading impression created by the commercial as a whole.

Disclaimers should not be used to conceal important information.

A disclaimer must be effective – this means it must be:

- able to be readily identified by a consumer;
- placed close to the main representation; and
- clear in meaning.

Disclaimers should appear for sufficient time on screen for them to be noticed, read and understood by the audience. Important disclaimers should be reinforced by voice-overs.

To assist in making the process easier for producers when submitting final commercials for CAD classification, CAD makes the following recommendations:

1. Duration on Screen

CAD recommends allowing a minimum of 0.2 seconds per word or 2 seconds minimum duration if less than 10 words, taking into account all text on screen at the same time as any disclaimer. Registered trademark legal lines need not be included in the calculation of duration on screen for other text.

2. Text Size

Taking into account the duration of on-screen text and the additional factors below, the size of text and choice of font should allow any disclaimer to be easily read.

3. Additional Factors

Some other factors to be taken into account when producing a commercial to ensure all on-screen text is clearly legible include:

- the contrast between text and its background must allow for the text to be clearly legible.
- if the background is moving, on-screen text may need to be placed on a single-coloured box.
- certain colour combinations e.g. white on yellow or red may increase the difficulty of reading any on-screen text.
- fading text in and out of vision is not recommended unless the text is held to allow for the fact that at some points the text will be less visible.

http://www.freetv.com.au/media/CAD/Classification_Handbook.pdf

APPENDIX 5 CAD GUIDELINES

We recommend you seek approval of your proposed script from Oxipay prior to production. This will minimise the risk of potential changes and prevent an increase in production costs.

For more information regarding CAD Guidelines visit www.freetv.com.au

FLEXIGROUP
