

ADVERTISEMENT CONTENT GUIDELINE

ANY ADVERTS THAT DO NOT FOLLOW OUR GUIDELINES SHALL BE REMOVED FROM THE SITE.

We expect all advertisers to follow the Nativity guidelines, as well as all applicable local regulations in the chosen target areas for their adverts. We are generally very strict in applying these regulations because we do not want to share legally questionable content.

PROHIBITED CONTENT

Counterfeit goods: this shall mean any products displaying unauthorised brand names or logos of other providers. You must not advertise: products described as reproductions, replicas, imitations, clones, non-authentic copies, fakes, mirrored copies or by using similar terms in reference to a brand in order to pass them off as original products by the brand owner, or non-original products that copy the features of a brand so they are mistaken for original products.

Products and services that enable dishonest behaviour: any adverts for piracy software or services that promise to increase advert or website traffic are in breach of our policy. Any adverts for fake services or documents that encourage academic or scientific fraud are also not permitted.

Harmful products: any drugs or psychotropic substances, including accessories for their consumption, are classified by Nativity as harmful products. This also applies to adverts for tobacco and gambling, as well as for weapons, ammunition, explosives and instructions on how to make these products.

Tobacco and related content: promoting tobacco and any other related products e.g. cigarettes, cigars, cigarette papers, e-cigarettes, vaporisers, etc. is not allowed.

Cryptocurrencies and related products: promoting cryptocurrencies and any related products is not allowed. This includes: initial coin offerings, digital currency exchanges, aggregator pages for exchange referrals, cryptocurrency portfolios, adverts for individual tokens, etc...

Inappropriate content:

Discrimination.

Nativity does not allow the publication of adverts that support, promote or contain discriminatory recruitment practices or the denial of education or rental or economic opportunities based on age, gender, religion, ethnicity, race or sexual orientation.

Hatred, violence, discrimination and opposition.

Publishing adverts that incite hatred or show or promote violence or discrimination against other people or damage to their property or that are personal attacks against any individual, group, company or organisation or incite action in any other way against or target any individual, group, company or organisation are not allowed. Any adverts that portray violence or degrading behaviour are not accepted.

Offensive to good taste.

Nativity does not allow the publication of indecent, vulgar or suggestive adverts, or adverts which might be considered offensive to good taste.

Sensitive content.

Targeted advertising is not permitted based on specific categories, such as inferred or proven information relating to financial situations, presumed or proven crimes, health conditions, political affiliations, ethnic or racial origins, religious or philosophical beliefs, sexual orientation or behaviour, or trade union memberships.

Content containing harassment, intimidation or bullying of an individual or group.

For example:

- content aimed at identifying a person to be subjected to abuse or harassment;
- content insinuating that a tragic event did not happen or that the victims or their families concealed or were complicit in concealing the event.

Content containing threats or inciting violence against oneself or others.

For example:

- content encouraging suicide, anorexia or other forms of self-harm;
- real life threats of violence or promoting attacks against another person;
- content promoting, glorifying or justifying violence against others;
- content produced by terrorist groups or supporting them or content promoting acts of terrorism, including recruitment, or celebrating terrorist attacks.

Content aimed at exploiting others.

For example: extortion, blackmail, and soliciting or promoting endowments.

Shocking content:

- promotions containing violent language, horrific images or images or accounts of physical

trauma;

- promotions containing gratuitous depictions of bodily fluids or excrement;
- promotions containing vulgar language or blasphemy;
- promotions that may cause shock or fear.

Sensitive events:

- Content that could be considered as exploitation or lacks reasonable sensitivity towards a natural disaster, conflict, death or other tragic events.

Animal cruelty:

- Content that promotes cruelty or gratuitous violence towards animals;
- Content that might be interpreted as marketing or sale of products derived from endangered or extinct species.

SPECIFIC ADVERTISING CATEGORIES

ALCOHOL

It is important for Nativery to comply with local regulations on advertising alcohol. Certain types of advertisements are permitted, providing they comply with our standards, are not aimed at minors or at individuals under the legal age to consume alcohol in their country and only target countries where this type of advertisement is explicitly permitted.

Adverts used for the online sale of alcoholic beverages may only be published in the following countries:

Albania	Czech Republic	Kenya	Senegal
Argentina	Denmark	Latvia	Singapore
Australia	Ecuador	Luxembourg	Slovakia
Austria	Estonia	Malta	South Africa
Belgium	France	Mexico	Spain
Bosnia and Herzegovina	Germany	Montenegro	Sweden
Brazil	Ghana	Netherlands	Switzerland
Bulgaria	Greece	New Zealand	Uganda
Cambodia	Hong Kong	Nigeria	Ukraine
Canada	Hungary	Panama	United Kingdom
Chile	Iceland	Peru	United States
Colombia	Ireland	Philippines	Uruguay
Costa Rica	Israel	Portugal	
Cyprus	Italy	Puerto Rico	
	Japan	Romania	

Branding or informative adverts that include promotions focusing on alcoholic beverages or that spread awareness of alcoholic beverages, but do not offer them for sale online, are only permitted in the following countries:

Albania	Denmark	Kenya	Senegal
Argentina	Dominican Republic	Latvia	Singapore
Australia	Ecuador	Luxembourg	Slovakia
Austria	El Salvador	Malta	South Africa
Belgium	Estonia	Mexico	South Korea
Bosnia and Herzegovina	France	Montenegro	Spain
Bolivia	Germany	Netherlands	Sweden
Brazil	Ghana	New Zealand	Switzerland
Bulgaria	Greece	Nicaragua	Taiwan
Cambodia	Honduras	Nigeria	Uganda
Canada	Hong Kong	Panama	Ukraine
Chile	Hungary	Paraguay	United Kingdom
Colombia	Iceland	Peru	United States
Costa Rica	Ireland	Philippines	Uruguay
Cyprus	Israel	Portugal	Venezuela
Czech Republic	Italy	Puerto Rico	
	Japan	Romania	

In certain cases, Nativery does not allow the advertising of alcohol, as it is considered irresponsible, if the adverts:

- target users who are below the legal age to purchase and/or consume alcohol;
- imply that the consumption of alcohol can improve sexual, social, professional, intellectual or athletic performance;
- imply that the consumption of alcohol provides healthy or therapeutic benefits;
- favourably portray alcohol abuse or promote drunkenness or drinking contests;
- show the consumption of alcohol while driving any kind of vehicle, operating any machinery or performing any task requiring alertness or dexterity

ADVERTISING NETWORK ABUSE

Any published advertisements must be useful, varied, relevant and safe for users. We do not allow advertisers to publish adverts, content or destinations that attempt to bypass our advert review procedures.

The following categories of adverts are not permitted:

Malicious or unwanted software: Malicious software or “malware” that could damage or gain unauthorised access to a computer, device or network. *For example: computer viruses, ransomware, worms, Trojan horses, rootkits, keyloggers, diallers, spyware, fake antivirus software and other malicious programs or apps.*

For example: software without clear explanations of the functions provided or the full implications of installing the software; software without Terms of Service or an End User Licence Agreement (EULA); software or applications bundled without the user's knowledge; software that makes system changes without the user's consent; software that makes it difficult for users to disable or uninstall the software; software that does not properly use publicly available Google APIs when interacting with Google services or products.

Circumventing systems

Attempts to bypass or interfere with Nativery's advertising processes and systems;
For example: cloaking; using a dynamic DNS to change the content of a page or advert; manipulating site content or restricting access to such a high number of destination pages that it makes it difficult to properly review an advert, site or account.

Attempts to manipulate the text of an advert to bypass automated system checks;
For example: misspelling prohibited words or phrases to prevent the advert from being banned; altering trademark terms in the text of the advert to avoid restrictions on the use of trademarks.

ADULT CONTENT

The following is not permitted:

Text, images, audio, videos or illustrations of sexual acts intended to arouse. *For example: hardcore pornography; sex acts such as genital, anal and oral sex; masturbation; pornographic comics or cartoons (hentai).*

Content promoting underage, non-consensual or other illegal sexual themes (whether simulated or real). *For example: rape, incest, bestiality, necrophilia, teen-themed pornography and underage dating.*

Content that might be interpreted as promoting a sexual act in exchange for payment. *For example: prostitution, companionship and escort services, erotic massages and similar services, or erotic websites.*

Content promoting the sexual exploitation of minors. *For example: child sexual abuse images or similar content.*

Content promoting marriage to a foreigner. *For example: mail-order brides, international marriage brokers and romance tours.*

Content that is made to appear suitable for a family audience but actually contains adult themes, such as sex, violence, vulgarity or other depictions of children or popular children's characters that are unsuitable for a general audience.

Certain content is permitted but only provided that it is not aimed at minors:

Promoting sex-related entertainment, including location-specific entertainment services. *For example: strip clubs, adult parties and adult film festivals.*

Promoting or selling products intended to enhance sexual activity. *For example: sex toys, lubricants, aphrodisiacs and sexual enhancers.*

Promoting dates between cheating partners. *For example: affairs*

Content containing sexually suggestive text, images, audio or videos. *For example: lewd or sexual language and non-explicit erotic magazines.*

Content containing sexually suggestive poses. *For example: an arched back, legs spread open or hands over covered genitalia; close-ups of covered genitalia or breasts; copying sex positions; drawings of sex positions.*

Plastic surgery services for genitalia or breast augmentation. *For example: breast augmentation and cosmetic or reconstructive vaginal surgery.*

In certain countries, content is prohibited or highly restricted:

COUNTRIES THAT DO NOT ALLOW THE PUBLICATION OF ADVERTS FOR ADULTS OR UNSUITABLE FOR MINORS

- | | |
|----------|----------------------|
| Algeria | Libya |
| Bahrain | Morocco |
| Djibouti | Oman |
| Egypt | Palestine |
| India | Qatar |
| Iran | Saudi Arabia |
| Iraq | Syria |
| Jordan | Tunisia |
| Kuwait | United Arab Emirates |
| Lebanon | Yemen |

COUNTRIES THAT DO NOT ALLOW THE PUBLICATION OF ADVERTS FOR ADULTS

- | | |
|-------------|----------|
| China | Ukraine |
| Germany | Vietnam |
| Hong Kong | Thailand |
| Indonesia | |
| Malaysia | |
| Peru | |
| Philippines | |
| Russia | |
| Singapore | |
| South Korea | |

POLITICAL CAMPAIGNS

Political advertising

Campaigns containing political adverts must include a disclaimer specifying who paid for the advert, whether it was the candidate in person, someone authorised by a candidate or someone who supports the candidate but was not authorised by that person.

Promoting any type of political campaign is prohibited in the following countries:

- **Brazil**
- **Japan**
- **Korea**
- **Russia**

It is permitted in **China** but with certain restrictions.

Political promotions and adverts are prohibited. This includes:

- Campaigns promoting names of state authorities or political staff;
- Campaigns criticising the Communist Party or the PRC Government;
- Campaigns for the independence of Taiwan;
- Campaigns for the Democratic Party of Hong Kong;
- Anything to do with the Tiananmen Square protests.

HEALTHCARE AND MEDICINES

Nativity is committed to complying with healthcare and medicine advertising regulations. Certain healthcare-related content may not be advertised under any circumstances, while other content may be promoted according to the various local laws in force.

Pharmaceutical companies

Nativity only allows pharmaceutical companies to advertise products in certain countries.

Prescription drugs

Pharmaceutical companies may only promote prescription drugs in the following countries: *Canada, New Zealand and the United States.*

Over-the-counter medicines

Pharmaceutical companies may only promote over-the-counter medicines in the following countries: *Australia, Austria, Brazil, Canada, China, South Korea, France, Germany, Japan, Hong Kong, India, Italy, Mexico, Norway, New Zealand, Netherlands, Poland, United Kingdom, Czech Republic, Russia, Slovakia, Spain, United States and Sweden.*

Other manufacturers and suppliers

Manufacturers of active substances, medical equipment suppliers and antibody/peptide/compound suppliers for commercial laboratories may only advertise products in the following countries: *Canada and the United States*.

Sale of prescription drug

The promotion of online pharmacies that sell prescription products is restricted.

Nativity only allows the promotion of online pharmacies in these countries: *Australia, Austria, Brazil, Canada, China, Denmark, Germany, Japan, Hong Kong, Mexico, Norway, New Zealand, Netherlands, Portugal, United Kingdom, Czech Republic, Slovakia, United States, Sweden and Taiwan*.

However, the promotion of online pharmacies is not permitted in other countries.

Unapproved substances

In certain cases, Nativity does not allow the advertisement of products considered illegal, banned or harmful:

- Products containing ephedra;
- Supplements and medicines not included in the lists of approved substances by local supervisory bodies (e.g. the FDA, the Italian Health Ministry, etc);
- Products containing human chorionic gonadotropin (hCG) for weight loss or weight control, or when advertised in conjunction with anabolic steroids;
- Herbal and dietary supplements with active pharmaceutical or dangerous ingredients;
- False or misleading health claims, including claims implying that a product is as effective as prescription drugs or controlled substances;
- Products approved by legally unauthorised organisations advertised in a way that implies they are safe or effective for preventing or curing a disease or health disorder;
- Products that have been subject to any legislative or regulatory authority action or warning;
- Products with names that may be confused with unapproved pharmaceutical, supplementary or controlled substances;
- DHEA-based products, except in the United States, and melatonin-based products, except in Canada and the USA.

Clinical trial recruitment

Promoting clinical trials and recruiting participants is only permitted in: *Australia, Belgium, Canada, China, Korea, Philippines, France, Germany, Japan, Indonesia, Ireland, Israel, Italy, Malaysia, New Zealand, Netherlands, United Kingdom, Singapore, United States, Taiwan, Thailand and Vietnam*.

Any content relating to clinical trial recruitment may not promote prescription drugs or highlight misleading expectations or effects of the product being tested, or imply that the product being tested is safe.

Abortion

Adverts promoting abortion are banned in: *Antigua and Barbuda, Saudi Arabia, Argentina, Aruba, Bahamas, Bahrain, Belgium, Belize, Bolivia, Brazil, Chile, Colombia, Korea (South), Costa Rica, Dominica, Ecuador, Egypt, El Salvador, United Arab Emirates, Philippines, France, Germany, Jamaica, Djibouti, Jordan, Grenada, Guadalupe, Guatemala, Haiti, Honduras, Hong Kong, India, Indonesia, Iran, Iraq, Italy, Cayman Islands, Kuwait, Lebanon, Libya, Malaysia, Morocco, Martinique, Mexico, Nicaragua, Oman, Pakistan, Panama, Paraguay, Peru, Poland, Qatar, Dominican Republic, Russia, Saint Barthélemy, Singapore, Syria, Spain, Sri Lanka, St. Kitts and Nevis, St. Lucia, Suriname, Switzerland, Taiwan, Palestinian Territories, Thailand, Tunisia, Ukraine, Hungary, Uruguay, Venezuela, Yemen.*

In any case, these types of adverts shall be reviewed and approved by Nativity due to their highly sensitive content.

Birth control

Adverts for birth control or fertility products are restricted and may not be published in the following countries: *Saudi Arabia, Bahrain, China, Egypt, United Arab Emirates, Djibouti, Jordan, Hong Kong, Iran, Iraq, Kuwait, Lebanon, Libya, Malaysia, Morocco, Oman, Qatar, Syria, Palestinian Territories, Thailand, Tunisia, Ukraine and Yemen.*

SELF-HELP PRODUCTS

This product category includes self-help solutions for weight loss, nutrition, memory, physical appearance and mental, financial and spiritual well-being.

Campaigns for these products must avoid making any unrealistic or even false claims regarding potential results.

There are certain important restrictions on weight loss products (supplements and creams):

- Thumbnails must not include before and after pictures or obese individuals;
- Titles must not include specific claims about the amount of weight you can lose (*e.g.*: "*Lisa lost XX lbs in XX days*");
- Campaign landing pages and titles may not contain statements such as "*lose weight without exercising or dieting*", "*lose weight easily and without dieting*", "*permanent weight loss, even after using the product*", "*this product blocks the body's ability to absorb fat or calories*" and any other similar claims.

Examples of restrictive policies by country:

Mexico: promoting dietary and nutritional products is banned.

Spain: promoting medical slimming procedures is banned

Campaigns for weight loss products must not claim any medicinal properties or promote specific results.

Campaigns for weight loss products must not use testimonials or specific qualifications.

COPYRIGHT

Nativity complies with local copyright laws. If users are therefore not legally authorised to use copyrighted content, they may not publish adverts containing this material. Any users legally authorised to use copyrighted content may promote this material after submitting certification proving they have the right to use it.

Please report any unauthorised use of copyrighted material to Nativity.

Examples of unauthorised content include:

- Unauthorised software or websites that acquire, copy or allow access to copyrighted content. *For example: sites, software or toolbars that allow unauthorised streaming, sharing, copying or downloading of audio guides, e-books, cartoons, games, films, MP3 ringtones, music, software, TV shows, works by independent artists, record labels or other content creators.*
- Sites or apps that facilitate unauthorised offline distribution of copyrighted content. *For example: sites that distribute unauthorised hard copies of copyrighted CDs, DVDs or software.*
- Software, sites or tools that remove digital rights management (DRM) technology from copyrighted material or bypass copyright management technology (irrespective of whether the intended use is legitimate or not). *For example: products or services (such as Blu-ray or DVD rippers, burners and converters) that provide access to copyrighted content by stripping or bypassing digital rights management (DRM) technology on audio, videos, e-books or software.*

ONLINE GAMBLING AND GAMING

Gaming products allow people to bet on the result of an event with the chance of winning more money or a prize. *A few examples include: online bingo, online and offline casinos and sports betting.*

Any campaigns in this section must contain responsible gaming messages and must clearly identify the advertiser and the product as follows:

- The destination page must clarify that it is promoting a product and what the product is.
- The destination page must be clearly labelled as an advert, unless it is otherwise obvious.
- The branding text for any campaign must include the name of the company of the end

product.

- The destination page must not give the false impression that visitors are on a third-party news site or that any information on the destination page comes from an independent third-party news source.
- Landing pages may contain stories about people who won playing that game provided they are true and appear on the casino's website and not on an affiliate advert or page. This means that affiliated marketing operators must not promote stories about winners and casinos may not create adverts with stories about winners. If stories about people who won playing a certain game are reported, the actual chances of winning at the sponsored game must also be displayed.

The following are banned:

- Campaigns that sell lottery tickets outside the United States.
- Campaigns that target minors (with reference to the various ages of majority in different countries).
- Campaigns that display images of a person who is, or looks as if they are, under the age of 25, or which are specifically intended to attract minors.
- Campaigns that contain false promises of winning, guarantee wins, underestimate the risk of losing or imply that you can get rich easily.

It is important that campaigns do not show gambling as essential or prioritise it over family, friends, work commitments or education; or suggest that gambling can improve personal attributes, self-image or self-esteem, or help individuals gain control, superiority, recognition or admiration. Furthermore, campaigns must not associate gambling with seduction, sexual success or enhanced attractiveness.

Alongside these restrictions, those laid down by local regulations are also valid.

For example:

Argentina: a valid licence issued by the local or national authorities, depending on the activity, is required to promote online betting on horse racing, lotteries and sports betting, even if it is permitted and run by the State.

Australia: a valid licence issued by the Australian state or territorial authorities is required to promote online betting and lotteries, as well as betting guides, e-books and information.

Brazil: lotteries are only allowed if they are run by public bodies.

Canada: a valid licence issued by the Canadian authorities is required to advertise online casinos, bingo and sports betting, as well as betting guides, e-books and information.

France: betting campaigns must be authorised by the French authorities and the advertiser must have a valid licence. Campaigns must be launched on .fr domains. Campaigns must include a message on the risks of compulsive gambling and must contain information on services offering help and information to people addicted to gambling. Lastly, campaigns must contain a message on responsible gambling

Germany: a licence or permit must be obtained from the German authorities to sponsor online horse racing, betting and public lotteries. Any adverts for games of chance are banned (e.g. lotteries and scratchcards).

India: promoting rummy campaigns is permitted if the destination page does not promote other forms of online gambling.

Israel: an appropriate state licence must be obtained to promote online casinos, bingo and sports betting, as well as betting and lottery guides, e-books and information.

Japan: public bodies or those with a majority public shareholding may run campaigns on the following events, but they must not run campaigns that allow gambling on these events: betting on horse racing, motorboats, cycling and motor racing. Lottery campaigns are permitted if the advertiser has a valid state licence. Promoting mahjong is prohibited.

Korea: you must have a licence issued by the State or be a public body to advertise lotteries and sports betting. If advertising prizes connected to the sale of products or services, the validity period of the promotion, the conditions of the offer and the prize must be specified. Sponsoring mahjong, casinos and real money betting is banned.

Mexico: campaigns containing betting promotions are only permitted by those registered with the Secretaría de Gobernación who have a valid licence number. Campaign landing pages must contain a disclaimer banning minors under the age of 18 years from gambling. Promoting bingo is banned.

Netherlands: promoting gambling campaigns is only permitted to those with a specific licence issued by the State and only if the campaigns are for:

- Online bingo;
- Online sports betting;
- Betting guides, e-books and other betting information;
- Lotteries.

New Zealand: a specific state licence is required to promote:

- Online casinos;
- Online bingo;
- Online sports betting;
- Betting guides, e-books and other betting information;
- Lotteries.

Promoting betting abroad is banned.

Russia: national lottery campaigns or those run by the State are only permitted if they contain the following information:

- Conditions relating to the prizes and bets;
- Who the organisers are;
- Rules of conduct;
- Prize amount;
- Number of prizes;
- Date, time and order of prize receipt.

However, promoting betting is banned (e.g. online gambling, casinos, etc).

Spain: a valid licence is required to promote:

- Sports betting;

- Horse racing betting;
- Slot machines;
- Blackjack;
- Bingo;
- Competitions;
- Baccarat;
- Poker;
- Roulette.

Landing pages for these products **must** contain a disclaimer on responsible gambling and indicate that minors **are not allowed** to bet. Promoting lotteries is banned.

Thailand: Gambling campaigns are banned. Only bodies run by the State may promote:

- Horse racing;
- Lotteries.

Promoting brick and mortar casinos is prohibited under all circumstances.

Turkey: only those with a valid licence who are registered may promote campaigns for:

- Online sports betting;
- Lotteries;
- Betting guides, e-books and other betting information.

United Kingdom: a valid registration number is required to promote campaigns for:

- Online casinos;
- Online bingo;
- Lotteries;
- Betting guides, e-books and other betting information.

USA: gambling campaigns may not target any American State, except for:

- Delaware, only if the company is registered in Delaware;
- New Jersey, only if the company is registered in New Jersey;
- Nevada, only if the company is registered in Nevada.

Campaigns for state lotteries and brick and mortar casinos are permitted.

Campaign landing pages must contain a disclaimer on responsible gambling and a freephone number of a helpline for compulsive gambling. Furthermore, landing pages that promote betting opportunities must only be available for consumers who are physically in a state that allows these promotional activities for online betting.

FINANCIAL PRODUCTS

Minors may never be targeted by this type of advertising. It must always be indicated that minors may not buy, sell or trade financial products.

If you run campaigns for short-term loans or payday loans, you must make sure they comply with applicable laws, regulations and requirements, and obtain all the relevant licences and permits required in the country where the campaign will be run.

For example, in America, Canada and the UK, you need to belong to at least one of the following associations: the Community Financial Services Association of America (CFSA), the Financial Service Centers of America (FiSCA), the Online Lenders Alliance (OLA), the Canadian Payday

Loan Association (CPLA), or the Financial Conduct Authority (FCA - for the United Kingdom).

Financial products allow individuals to invest money with the risk of losing it. They include products relating to binary options trading or foreign exchange market trading.

As these are risky products, any campaigns must clearly identify the advertiser and the product on the landing page.

The branding text for any campaign must include the name of the company of the end product.

The campaigns must include a disclaimer on the risk of investment. It must be explicitly clear that any money invested could be lost.

For example, "The information published by xxxxxxxxx.net must not be considered a mobilisation of public savings or the promotion of any form of investment, or personalised recommendations under the Italian Consolidated Finance Law, and only serves as standardised information for the general public. Any investments involve a significant amount of risk and are not suitable for all investors. It is important to carefully consider your investment targets, level of experience and risk propensity before deciding to invest your money. Most importantly, you should never invest money that you cannot afford to lose."

IMPORTANT: Nevertheless, it is always the advertiser's responsibility to consult their own lawyer and include all legally required disclaimers to ensure they comply with applicable laws and any regulations in force in the target countries of their advertising campaigns.

Landing pages for financial products must be clearly labelled as advertisements or sponsored content. They must not give consumers false hopes of easy gains and must not offer false guarantees of results. They must not even implicitly say that financial products can be the answer to a consumer's financial problems or can guarantee financial independence. A campaign cannot therefore be shown alongside pictures of excessive wealth.

If campaigns for financial products include opinions or recommendations by third parties, they must be true and there must be a link to these third parties' website.

All fees must be clearly displayed. There must be no hidden charges. Landing pages must not create the illusion that it is a third-party website compared with the one of the client sponsoring the product or that the information comes from independent third parties, if this is not the case. For example, if it shows a journalist's opinion, who is not an independent journalist but rather has been paid for their opinion, this must be clear to the viewing public.

Furthermore, if a campaign tells the story (whether true or not) of someone who earned money with a particular product, the exact amount of money earned must not be specified. .

EXAMPLES OF BANNED OR RESTRICTED CONTENT BY COUNTRY:

Argentina: all campaigns for financial products and loans must specify:

- The name of the company;
- Its physical address;
- Its VAT number;
- The total costs, including taxes;
- The applicable annual interest rate;
- The applicable (French or German) refund system for the cancellation of capital and interest;
- Number, amount and deadlines of payments;
- Down payments, if applicable;
- Extra costs and insurance fees, if applicable.

Canada: the promotion of investment products is prohibited (Forex, bonds, mortgages, investments, shares, etc).

China: promoting cash-back services on credit cards is prohibited.

France: you may only promote campaigns for:

- Mortgage refinancing products;
- Property investments;
- Health insurance products;
- Credit cards;
- Insurance products.

No other financial product may be advertised (Forex, bonds, mortgages, investments in diamonds, shares, etc).

Japan: credit card campaigns are only permitted if the product is registered with the Consumer Credit Industry Association and the landing page shows a valid registration number.

Running campaigns for financial institutions is permitted, but only if a valid registration number for this institution is shown on the website (for example, this applies to companies that promote property, banks, bonds, loan companies, Forex, binary options, investment consultancy firms, credit card companies and account opening agency services).

You must not:

- Promote the financing black market;
- Promote credit card cash-back services.

Korea: advertising campaigns for investment products must be pre-approved by the Korea Financial Investment Association (KOFIA) and include a certificate and a period of validity.

Mexico: anyone running campaigns for investment products must have a valid registration number.

Holland: promoting financial products is banned.

Italy: documentation on any type of advert offering financial products must be sent to Consob at the same time as it is published. Publishing any advert offering the public different financial products from Community financial instruments is prohibited before the prospectus is published. Adverts must be made according to the criteria established

by Consob under regulations complying with Community provisions and, in any case, the information must be accurate and consistent with the content of the prospectus, if it has already been published, or with the content that shall appear in the prospectus to be published.

Russia: brokering and investment service campaigns must:

- Display a valid licence number on the landing page;
- Include the name or title of the registered supplier of the financial services with a licence.

Campaigns for credit institutions must:

- Display a licence/registration number on the landing page;
- Include the name or title of the registered supplier of the financial services with a licence;
- Include the credit terms.

Forex and currency campaigns must:

- Display a valid licence or registration number of the Forex dealer on the landing page;
- Include the name or title of the registered supplier of the financial services with a licence;
- Contain a warning specifying that "The agreements and/or financial instruments offered (by a Forex dealer) are high risk and you could lose all your funds; consumers must assess all the risks before entering into any transaction".

Advertisers who run Forex and currency exchange campaigns must be accredited by the Russian Central Bank and be members of a Forex dealer self-regulated organisation.

Campaigns for loans or mortgages must:

- Specify a valid licence/registration number on the landing page;
- Include the registered name of the financial product.

Singapore: if running a campaign for loan services, only loans from banks or other financial institutions, licensed collateral brokers or advertisers lending money to accredited bond investors can be promoted.

Spain: campaigns promoting investments must ensure that the product is registered with the authorities.

UK: campaigns for short-term loans must use the company's authorised representative to confirm that:

- The operations of the company promoting the loan comply with all applicable laws, regulations and any other requirements;
- The company has all the necessary licences and permits;
- The company is a member of the Financial Conduct Authority (FCA).

USA: campaigns for short-term loans are only authorised in Nevada and Utah. Any other campaigns promoting investment products are prohibited.

A company promoting its own loan products must, through its legal representative, declare that:

- The operations of the company promoting the loan comply with all applicable laws, regulations and any other requirements;
- The company has all the necessary licences and permits;
- The company is a member of the Community Financial Services Association of America (CFSA) or the Financial Service Centers of America (FiSCA) or the Online Lenders Alliance (OL.A)

For example, it is prohibited to promote: stocks, options, binary options, Forex, futures,

bonds, mutual funds, and money market investments.

MISCELLANEOUS

We expect all advertisers to follow the Nativery content guidelines, as well as all applicable local regulations in the chosen target areas for their adverts. We are generally very strict in applying these regulations because we do not want to share legally questionable content.

A few examples of specific legal requirements by country are provided below. This list is not exhaustive. **Advertisers must research and consult local regulations themselves for the target destinations chosen for their adverts and are the only parties responsible for the campaigns they publish.**

Australia

An example of prohibited content: *abortion pills*

Bangladesh

An example of prohibited content: *baby food*

Belgium

An example of prohibited content: *radar detection products*

Brazil

Examples of permitted content with restrictions: *osmetics and perfumes, measuring instruments, herbal remedies and drugs.*

Examples of prohibited content: *creatine, L-carnitine or carnitine, artichoke polyphenols; unauthorised financial operators; unregistered businesses: financial service companies, such as banks, and telecommunications services must be registered with the competent local authority to be able to advertise.*

China

Examples of permitted content with restrictions: *animal feed and additives; education and training; entertainment, including films, TV, music, DVDs, video games and any related content; health foods; baby food; medical devices; online games and puzzles; pesticides; property services; religious content; seeds and plants: including crop seeds, tree seeds and grasses, water plants and crops; veterinary medicines.*

Examples of prohibited content: *click-through packages; cashback services on purchases made with credit cards; dating sites; drug addiction therapies; game hacks; gender determination; political content: in China, adverts promoting names of government authorities or political figures are not permitted, as well as critics of the Communist Party or the government of the People's Republic of China, Taiwanese independence and the*

Democratic Party of Hong Kong, or the publication of content on the Tienanmen Square protests; private servers; satellite TV equipment; sex products; assisted reproduction; claims containing superlatives or comparatives, such as "the best", "the No. 1", "better than", "faster than", even if they are supported by third-party checks; tobacco products: adverts containing tobacco product names, trademarks, packaging pictures or slogans.

South Korea

Examples of permitted content with restrictions: *financial investment products, adverts promoting financial investment products must include a certification number and a period of validity provided by the Korea Financial Investment Association (KOFIA). Advertisers must obtain pre-approval for their adverts from the KOFIA.*

Examples of prohibited content: *virtual currencies for video games; adult dating and job search services; military equipment; political content: adverts are not permitted promoting candidates, political parties or fundraising; sex toys: erotic objects and objects stimulating sexual arousal; unregistered mobile phones.*

Philippines

An example of prohibited content: *international marriage services..*

France

Examples of prohibited content: *paternity tests (this applies both to paternity tests conducted in clinics or laboratories and to home testing kits); devices for reporting electronic speed cameras; Scientology.*

Germany

Examples of prohibited content: *home HIV testing kits; radar detection products; Scientology; secret paternity tests.*

Japan

Examples of permitted content with restrictions: *commodity futures contracts: companies promoting commodity futures contracts must be registered with the Japanese Ministry of Economy, Trade and Industry. The website must also display a valid registration number; consumer loans and financing: companies promoting consumer loans and financing must be listed on the stock exchange; credit cards: companies promoting credit cards must be registered with the Consumer Credit Industry Association. The website must also display a valid registration number; dating services: only adverts displaying the warning "18禁" are permitted and those which have a way of checking that the user is over 18 years of age on the destination page; credit institutions: companies promoting properties, banks, bonds, loan companies, Forex (foreign currency exchanges), binary options, investment consultancy work, credit card companies, account opening agency services and subsidiaries must be registered with the banking and market supervisory body (FSA, Finance Services Agency) or with other regulatory agencies. The website must*

also display a valid registration number; sexually suggestive nudity: genitalia must be pixelated for the advert to be allowed. These adverts shall be classified as Adults Only. Examples of prohibited content: black market financing; voyeurism with a video camera; cashback services on purchases made with credit cards; emergency numbers (for example 112 for first aid or 115 for the fire service); adult services and services not suitable for minors: these include nude photos and videos in real-time communication services, phone dating clubs, sex clubs, hook-up sites and erotic phone services, extramarital relationship and/or dating services; multi-level marketing; electoral campaigns; premium-rate phone prefixes (for example, 144 or 848).

Hong-Kong

An example of prohibited content: plastic surgery: this includes surgery for eyesight, hearing, balance, and skin, hair or scalp diseases.

India

Examples of permitted content with restrictions: accounting services, the publication of adverts promoting accounting services is not permitted if they advertise a specific accountant; legal services: the publication of adverts promoting legal services is not permitted if they advertise a specific lawyer; medical services: the publication of adverts promoting medical services is not permitted if they advertise a specific physician.

Examples of prohibited content: prenatal gender determination (Supreme Court Act 1994); baby food; banned medical services.

Indonesia

An example of permitted content with restrictions: religious content

Examples of prohibited content: cashback services on purchases made with credit cards; international marriage services; adverts promoting political parties or candidates; sex toys and products: the publication of adverts is not permitted if they promote products such as vibrators, penis pumps, sex swings, artificial penises, oils, lubricants and gels.

Italy

Examples of prohibited content: home HIV testing kits; morning-after pills; tobacco and tobacco products; gambling.

Luxembourg

An example of prohibited content: radar detection products.

Malaysia

Examples of prohibited content: international marriage services; soliciting funds by investment companies..

Mexico

An example of prohibited content: *diet products*.

Pakistan

Examples of permitted content with restrictions: *baby food; medical services: promoting medical services is permitted provided that they do not advertise specific physicians.*

Peru

An example of prohibited content: *political propaganda during periods of election silence.*

Poland

An example of prohibited content: *radar detection products.*

United Kingdom

An example of permitted content with restrictions: *teeth whitening products: in the United Kingdom, you are not allowed to promote teeth whitening products that contain more than 0.1% hydrogen peroxide or chemical substances that emit hydrogen peroxide (unless these products contain a maximum of 6% hydrogen peroxide or chemical substances that emit hydrogen peroxide and they have first been used on a patient by a dentist in accordance with local legislation)..*

An example of prohibited content: *Tsecret paternity tests.*

Russian Federation

Examples of permitted content with restrictions:

- *baby food for children under one year old, breast-milk supplements:* adverts promoting these foods must display the text "Проконсультируйтесь со специалистом. Для детей с [укажите число] месяцев.";
- *biologically active additives (BAA):* adverts promoting these products must contain the disclaimer "Не является лекарством.";
- *brokerage, investment services and bonds:* companies promoting brokerage, bonds, settlement, asset management and trust services or investment consultancy must have a licence. The destination page must display a valid licence number. Every advert must display the name or company name of the authorised financial service provider;
- *credit institutions:* companies promoting credit services, such as deposits, transfers and bank accounts, precious metal deposits, collection, cash services, exchange transactions, bank guarantees, electronic money transactions, e-wallets and any other related services. This category also includes companies offering credit cards and subsidiaries providing these services. Companies promoting this content must be registered and/or have obtained a licence from the competent authority. The destination page must display a valid licence or registration number. Every advert must display the name or company name of the authorised and/or registered financial services provider;

- *food supplements*: diet supplements promoted in the Russian Federation must be registered in accordance with existing legislation;
- *Forex and currency exchanges*: companies promoting Forex (foreign currency exchanges) and Forex services must have obtained a licence and/or be registered with the competent authority in the Russian Federation. Companies promoting currency exchanges must have obtained a licence and/or be registered with the competent authority in the Russian Federation. The destination page must display a valid licence or registration number. Every advert must display the name or company name of the authorised financial services provider;
- *insurance services*: companies promoting this type of service must have a licence. The destination page must display a valid licence number. Every advert must display the name or company name of the authorised financial services provider;
- *leasing, factoring agencies*: companies promoting leasing services must be registered. The destination page must display a valid registration number. Every advert must display the name or company name of the authorised financial services provider;
- *loans, micro-loans and mortgages*: companies promoting mortgages and home loans must be registered and/or have obtained a licence from the competent authority. The destination page must display a valid licence or registration number. Every advert must display the name or company name of the authorised and/or registered financial service provider.

Examples of prohibited content: *lighters, ethanol; financial spread betting; fundraising for collective buildings and personal funds of saving cooperatives for residential requirements (ЖСК); information products with no age classification; medical devices; medical services, including those for the artificial termination of pregnancies; saponin from the antlers and endocrine gland of the northern deer; virtual currencies.*

Singapore

An example of prohibited content: *money lending services*: this restriction does not apply to loans provided by banks or other financial institutions, registered credit cooperative companies, licensed collateral lenders or advertisers who lend money to accredited investors for bonds and/or futures contracts or in the form of mutual investment funds.

Spain

Examples of prohibited content: *diet products*: in Spain, websites or apps that advertise weight loss products are banned if these adverts claim to have medicinal properties, promote specific results or suggest they have been approved by other people, celebrities or organisations; *home HIV testing kits; morning-after pills; medical procedures for weight loss.*

Sri Lanka

An example of permitted content with restrictions: *medical services*: promoting medical services is permitted provided that they do not advertise specific physicians

An example of prohibited content: *baby food.*

United States

An example of permitted content with restrictions: *roadside assistance contracts: these are only permitted if the advert or destination page mentions car manufacturers or brands. The destination page must also clarify the affiliation or lack of affiliation with these car manufacturers or brands.*

Examples of prohibited content: *Canadian online pharmacy adverts; promotions relating to government subsidies and incentive allowances; sale of contact lenses without a medical prescription.*

Switzerland

An example of prohibited content: *radar detection products.*

Taiwan

An example of permitted content with restrictions: *immigration services: only if the person offering them is registered with the competent local authorities.*

An example of prohibited content: *international marriage services.*

Thailand

Examples of prohibited content: *international marriage services; inappropriate content for minors: sex toys and products, such as vibrators, penis pumps, sex swings, artificial penises, oils, lubricants and gels.*

Turkey

An example of permitted content with restrictions: *Forex products: these are only permitted if the person offering them is properly registered with the CBM and has obtained an SPK Forex Licence.*

An example of prohibited content: *unregistered food supplements.*

Vietnam

An example of permitted content with restrictions: *religious content.*

Examples of prohibited content: *international marriage services; political content: including political candidates and parties.*