

- S 13.2.8** A FSP shall highlight important product information such as pricing and charges in its advertisement. For print media advertisement, a FSP shall use legible fonts to bring financial consumers' attention to such information.
- S 13.2.9** A FSP shall consider the perspective of financial consumers when determining which key product information to provide prominence on, particularly the placement and presentation of such information in terms of font size, colour and other design elements. The FSP shall ensure that any contrast between the colour of text on important product information and the background of an advertisement does not make it hard to read or less likely to be noticed by financial consumers.
- S 13.2.10** Where a FSP uses footnotes in its advertisements, the font size shall be proportionate to the rest of the text to be easily readable.

13.3 Advertisements shall disclose accurate and relevant information

- S 13.3.1** A FSP must ensure that information relevant to financial consumers, such as product features, risks, costs and benefits included in all advertisements are accurate. Where rates are given in promotional materials, the FSP shall disclose the effective lending/financing rate or effective deposit rate, where applicable, to facilitate comparison by financial consumers.
- S 13.3.2** A FSP must ensure that its advertisements do not seek to influence financial consumers' understanding of the advertised financial product by using inaccurate or ambiguous explanations or material omissions.
- S 13.3.3** A FSP must ensure that the benefits of a financial product shall not be exaggerated and any benefit, such as projected future returns, is accompanied by unambiguous statements indicating that the information is predictive in nature and may be affected by the underlying assumptions.
- S 13.3.4** A FSP must ensure that an advertisement does not focus only on the benefits without providing a balanced view of the risks associated with a financial product. The FSP shall ensure that statements on risks are prominently disclosed, contain sufficient details and risks are not disguised or understated. The FSP must determine the level of details required to be included in the risk description depending on the form of the advertisement materials and the complexity of the risks.
- S 13.3.5** A FSP shall not claim in an advertisement its intention to offer a financial product at a promotional price, when in fact, the FSP does not intend to offer the financial product at that advertised price.
- S 13.3.6** In an advertisement to alert financial consumers of a new promotion, a FSP shall clearly disclose to them the duration of the promotional period and the key terms and conditions which apply to that particular promotion.