

# Advertising Policies

## Overview

To help you build a compliant and user-friendly ads experience we've developed our Advertising Policies. Our Advertising Policies provide guidance on what types of advertisement (“ad”) content are allowed. When advertisers place an order, each ad is reviewed against these policies.

## The Ad Review Process

The review period is from Monday to Friday every week. Each weekday, ads submitted at that day will be reviewed before 6:30 pm (Beijing time). Most ads are reviewed within 1 business day. However, some reviews take longer if the ad requires a more complex review. In some special cases, emergency review may be performed. In this case, please contact me and email [ads-review-global@xiaomi.com](mailto:ads-review-global@xiaomi.com).

### 1. What We Consider

- Ad: All content in your ad is reviewed, including but not limited to your headline, description, keywords, destination, and any images and video. Your ad may not be approved if the landing page content isn't fully functional, doesn't match the product/service promoted in your ad or doesn't fully comply with our Advertising Policies.

### 2. Steps to Take if Disapproved

After your ad is reviewed, you'll receive a notification letting you know if your ad is approved.

- Approved: We'll start running your ad and you can see your results in the ad delivery system.
- Disapproved: Edit your ad according to our Advertising Policies, then upload and submit again.

## Destination Requirements

### 1. Destination Experience

The following is not allowed:

- ✘ Destinations or content that unnecessarily difficult or frustrating to navigate

**Examples:** Websites with pop-ups or interstitials that interfere with the user’s ability to see the content requested; sites that disable or interfere with the browser’s back button; websites that don’t load quickly on most popular browsers and devices, or require download of an additional application to view the landing page(aside from common browser plug-ins)

- ✘ Links that initiate a direct download from the ad or that lead to an email address or a file  
**Examples:** Images, video, audio, documents  
**Note:** This policy includes PDF files, even if the PDF is informational or includes product specs.
- ✘ Destinations that contain abusive experience  
**Examples:** Websites that auto-redirect the page without user action; websites that contain ads that resemble system or site warnings or error messages.

## 2. Destination Mismatch

The following is not allowed:

- ✘ Ads that don’t accurately reflect where the user is being directed  
**Example:** Using the display URL “[www.google.com](http://www.google.com)” but leading to a landing page with the URL “[www.youtube.com](http://www.youtube.com)”.
- ✘ A domain or domain extension in the display URL that doesn’t match the final URL  
**Examples:** Display URL: google.com and Final URL: example.com; Display [URL: example.com](http://example.com) and Final URL: example.org
- ✘ Failing to use a subdomain to clearly identify a site from all other sites hosted on that domain or from the parent domain  
**Example:** Display URL: blogspot.com and Final URL: mycompany.blogspot.com  
**Note:** A subdomain is not required if the domain is used exclusively by one company.
- ✘ Redirects from the final URL that take the user to a different domain  
**Example:** the final URL <http://example.com> redirects to <http://example2.com>
- ✘ Tracking templates that don’t lead to the same content as the final URL  
**Examples:** The final URL leads to a product category page, but the tracking template directs the user to a specific product page

## 3. Destination not Work

The following is not allowed:

- ✘ The destination that don’t function properly or have been incorrectly set up  
**Examples:** A site that returns an HTTP error code, such as “403 Forbidden” or “404 Not Found”; a site that doesn’t work in all location or on common browsers and devices; DNS lookup errors; internal server errors; site under construction.

## 4. Unacceptable URL

The following is not allowed:

- ✘ URLs that do not follow standard syntax
- ✘ Using an IP address as the display URL
- ✘ Display URLs that use unacceptable characters

**Examples:** Characters such as “! \* #”

## Prohibited Content

### 1. Illegal Products or Services

Ads must not constitute, facilitate, or promote illegal products, services or activities.

- ✘ Products or services that help users to mislead others  
**Examples:** Creation of fake or false documents such as ad passports or diplomas; aids to pass drug tests; paper-writing or exam-taking services; selling falsified user activity in the form of invalid clicks, reviews, or social media endorsements
- ✘ Products or services that enable a user to gain unauthorized access(or make unauthorized changes) to systems, devices, or property  
**Examples:** Hacking services, stealing cable, radar jammers, changing traffic signals, phone or wire-tapping
- ✘ International bride services
- ✘ Human Organs  
This policy prohibits any advertising inviting persons to supply, or offering to supply, any human organ for payment.

### 2. Local Legal Requirements

Indonesia

Some examples of what’s not allowed:

- ✘ Credit card cash back services
- ✘ International bride services

India

Some examples of what’s not allowed:

- ✘ Pre-natal gender determination
- ✘ Infant food products
- ✘ Medical services

### 3. Adult Content

The following is not allowed:

## Sexually Explicit Content

- ✘ Text, Image, audio, or video of graphic sexual acts intended to arouse  
**Examples:** Hardcore pornography, sex acts such as genital, anal, and oral sex, masturbation; cartoon porn
- ✘ Content promoting underage, non-consensual, or other illegal sexual themes, whether simulated or real  
**Examples:** Rape, incest, bestiality, necrophilia, Lolita or teen-themed pornography, underage dating
- ✘ Content that may be interpreted as promoting a sexual act in exchange for compensation  
**Examples:** Prostitution, companionship and escort services, intimate message and similar services, cuddling sites

## Child Sexual Abuse Imagery

- ✘ Content promoting the sexual exploitation of minors  
**Examples:** Child sexual abuse imagery or other content

## Adult

- ✘ Promotion of dating when motivated by sexual encounters  
**Examples:** “Swinger” sites, “hook-up” or “fling” dating
- ✘ People or representations of people that display sexual body parts  
**Examples:** Visible genitalia, nipples, or buttocks, sexual body parts that are blurred or censored

## Non-family Safe

- ✘ Promotion of sex-related entertainment, including location-specific entertainment  
**Examples:** strip clubs, adult parties, adult movie festivals
- ✘ Promotion or sale of merchandise that’s intended to enhance sexual activity  
**Examples:** Sex toys, lubricants, aphrodisiacs, sexual enhancers
- ✘ Promotion of dating when motivated by infidelity  
**Example:** Affair dating
- ✘ Content containing sexually suggestive text, images, audio, or video  
**Examples:** Lewd or sexually language, non-explicit erotic magazines
- ✘ Content containing sexually suggestive poses  
**Examples:** Arched back, legs spread open, or hands on covered genitalia; focus on image

- of covered genitalia or breasts; mimicking sex positions; drawings of sex positions
  - ✘ Plastic surgery services focused on genitalia or breast augmentation
- Examples:** Breast augmentation, cosmetic or reconstructive vaginal surgery

## 4. Gambling and Games-related Content

Ads are prohibited with content that promotes online, real-money gambling or any internet-based game where money or other items of value are paid or wagered in exchange for the opportunity to win real money or prizes based on the outcome of the game.

Examples include:

- Online casinos or bookmakers
- Online lottery ticket or scratch card purchase
- Online sports betting
- Aggregator or affiliate sites that promote online gambling pages

**Note:**

- Ads about gambling are prohibited in Indonesia. The definition of gambling in Indonesia is not only to gain real money, but also the benefit or profit that gained based on the luck, or skilled player from any games in general or betting.
- Ads about betting and gambling are prohibited in India, but skill games are allowed;

## 5. Counterfeit Goods

Our platform prohibits the sale or promotion for sale of counterfeit goods. Counterfeit goods contain a trademark or logo that is identical to or substantially indistinguishable from the trademark of another. They mimic the brand features of the product in an attempt to pass themselves off as a genuine product of the brand owner. This policy applies to the content of your ad and your website or app.

The following is not allowed:

- ✘ Products described as knock off, replica, imitation, clone, faux, fake, mirror image, or similar terms when referring to brand name in an attempt to pass themselves off as genuine products of the brand owner
- ✘ Non-genuine products that mimic brand features in an attempt to pass themselves off as the genuine product

**Examples:** Non-authentic products that have brand name labels or logos

## 6. Endangered Species Products

The sale or promotion of products obtained or made from endangered, threatened or protected species, as well as the safe of such species, is prohibited globally on our ads platform.

This policy covers, but is not limited to:

- Ivory from any animal, including, but not limited to:

- ✘ Elephant
- ✘ Mammoth
- ✘ Walrus
- ✘ Whale
- All products derived from, but not limited to:
  - ✘ Antelope
  - ✘ Bald eagle
  - ✘ Cheetah
  - ✘ Dolphin
  - ✘ Elephant
  - ✘ Elkhorn coral
  - ✘ Golden eagle
  - ✘ Jaguar
  - ✘ Leopard
  - ✘ Polar Bear
  - ✘ Reindeer
  - ✘ Shark
  - ✘ Staghorn coral
  - ✘ Tiger
  - ✘ Whale
  - ✘ Zebra

## 7. Healthcare and Medicines

### Unapproved Substances

- ✘ Products that contain ephedra
- ✘ Products containing human chorionic gonadotropin (hCG) in relation to weight loss or weight control, or when promoted 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
- ✘ Non-government approved products that are marketed in a way that implies that they're safe or effective for use in preventing, curing, or treating a particular disease or ailment
- ✘ Products that have been subject to any government or regulatory action or warning
- ✘ Products with names that are confusingly similar to an unapproved pharmaceutical or supplement or controlled substance

Note: All items on this non-exhaustive list of prohibited pharmaceuticals and supplements

[Learn more 'Blacklist of Unapproved pharmaceuticals and supplements' \(Schedule 3\)](#)

## Abortion& Pre-natal Gender Determination

We don't allow ads related to abortion or pre-natal gender determination.

Examples: Abortion-inducing drugs, and the "morning after" pill; Products that promote or enable gender or sex selection.

## 8. Dangerous Products or Services

### Explosives

- ✘ Products that are designed to explode and could cause damage to nearby people or property  
Examples: Nail bomb, chemical bomb, any fireworks that explode, firecrackers, grenades
- ✘ Instructional materials on how to make explosives  
Example: Bomb-making site

### Guns

- ✘ Functional devices that appear to discharge a projectile at high velocity, whether for sport, self-defense, or combat  
Note: We err on the side of caution and apply this policy to sporting or recreational guns that can cause serious harm if misused, or that appear to be real guns.  
Examples: Handguns, rifles, shotguns, hunting guns, functioning antique guns, airsoft guns, paintball guns, bb guns
- ✘ Any part or component that's necessary to the function of a gun  
Examples: Ammunition, ammunition clips, silencers, or ammunition belts

### Other Weapons

- ✘ Knives that are designed or promoted (in modern-day usage) as products that can be used to injure an opponent in sport, self-defense, or combat
- ✘ Any knife design that provides a confrontational advantage (including disguised appearance or assisted-opening mechanism)  
Examples: Switchblades, fighting knives, sword-canes, military knives, push daggers, throwing axes
- ✘ Any other product that's designed to (in modern-day usage) injure an opponent in sport, self-defense, or combat  
Examples: Throwing stars, brass knuckles, pepper spray

## Recreational Drugs

- ✘ Promotion of substances that alter mental state for the purpose of recreation or otherwise induce “highs”  
Examples: Cocaine, crystal meth, heroin and other illegal opioids, marijuana, cocaine substitutes, mephedrone, “legal highs”
- ✘ Products or services marketed as facilitating recreational drug use  
Examples: Pipes, bong, cannabis coffee shops
- ✘ Promotion of instructional content about producing, purchasing, or using recreational drugs  
Examples: Forums to exchange tips or recommendations on drug use
- ✘ The images or text that imply the use of a recreational drug.

## Tobacco

- ✘ Tobacco or any products containing tobacco  
Examples: Cigarettes, cigars, snus, chewing tobacco, rolling tobacco, pipe tobacco
- ✘ Products that form a component part of a tobacco product, as well as products and services that directly facilitate or promote tobacco consumption  
Examples: Rolling papers, pipes, tobacco filters, hookah lounges, cigar bars
- ✘ Products designed to simulate tobacco smoking  
Examples: Herbal cigarettes, electronic cigarettes, or e-cigarettes

## 9. Hacking and Cracking Content

Hacking and cracking content is content that provides users with instructions or equipment that tampers with or provides unauthorized access to software, services, or websites.

Examples

- ✘ Pages or products that enable illegal access of cell phones and other communication or content delivery systems or devices
- ✘ Products or services that bypass copyright protection, including circumvention of digital rights management technologies
- ✘ Products that illegally descramble cable or satellite signals in order to get free services
- ✘ Pages that illegally descramble cable or satellite signals in order to get free services
- ✘ Spyware, malware, or any software that results in an unexpected or deceptive experience. This includes links to sites containing these products.
- ✘ Using tactics intended to circumvent our ad review process or other enforcement systems. This includes techniques that attempt to disguise the ad’s content or destination page.

Note: These are examples and not intended to be complete or comprehensive.

## 10. Third-Party Infringement



Ads must not contain content that infringes upon or violates the rights of any third party, including copyright, trademark, privacy, publicity, or other personal or proprietary rights.

## Copyrights

- ✘ Unauthorized sites or software that capture, copy, or provide access to copyrighted content  
Example: Sites, software, or toolbars that enable unauthorized streaming, sharing, copying, or downloading of audio guides, e-books, anime, games, movies, mp3 ringtones, music, software, TV shows, works by independent artists, record labels, or other content creators.
- ✘ Sites or apps that facilitate unauthorized offline distribution of copyrighted content  
Examples: Sites that distribute unauthorized physical copies of copyrighted CDs, DVDs, or software
- ✘ Software, sites, or tools that remove digital rights management (DRM) technology from copyrighted material or otherwise circumvent copyright (irrespective of whether the intended use is legitimate or not)  
Examples: Products or services (such as Blu-ray or DVD rippers, burners, and converters) that provide access to copyrighted content by stripping or bypassing DRM technology on audio, video, e-books, or software

## Trademark

- ✘ Trademark for the purpose of unfair competition of unauthorized usage behavior.

Note: If the content of ads involves patents, trademarks, and copyrights, the advertiser must provide supporting documents.

## 11. Inappropriate Content

### Dangerous or Derogatory content

- ✘ Content that incites hatred against, promotes discrimination of, or disparages an individual or group on the basis of their race or ethnic origin, religion, disability, age, nationality, veteran status, sexual orientation, gender, gender identity, or other characteristic that is associated with systemic discrimination or marginalization  
Examples: Content promoting hate groups or hate group paraphernalia; content that encourages others to believe that a person or group is inhuman, inferior, or worthy of being hated
- ✘ Content that caused hostility between countries.  
Example: the image or video of tearing other country's flag or currency.

- ✘ Content that harasses, intimidates, or bullies an individual or group of individuals  
Example: Content that singles out someone for abuse or harassment
- ✘ Content that threatens or advocates for harm on oneself or others  
Examples: Content advocates suicide, anorexia, or other self-harm; threatening someone with real-life harm or calling for the attack of another person; promoting, glorifying, or condoning violence against others; content made by or in support of terrorist groups, or content that promotes terrorist acts, including recruitment, or that celebrates terrorist attacks
- ✘ Content that contradicts the value of decency, morality, and/or ethics.  
Example: The words/sound/picture/video of the ads that are understandably ambiguous toward negative connotations, or to discredit other competitors.

## Shocking Content

- ✘ Promotions containing violent language, gruesome or disgusting imagery, or graphic images or accounts of physical trauma  
Examples: Crime scene or accident photos, execution video
- ✘ Promotions containing gratuitous portrayals of bodily fluids or waste  
Examples: Blood, guts, gore, sexual fluids, human or animal waste
- ✘ Promotions containing obscene or profane language  
Examples: Swear or curse words, slurs relating to race or sexuality, variations and misspellings of profane language
- ✘ Promotions that are likely to shock or scare  
Examples: Promotions that suggest you may in danger, be infected with a disease, or be the victim of a conspiracy

## Sensitive Events & Controversial Content

Ads must not contain content that exploits controversial political or social issues for commercial purposes.

### Animal cruelty

- ✘ Content that promotes cruelty or gratuitous violence towards animals  
Examples: Promoting animal cruelty for entertainment purposes, such as cock or dog fighting

## 12. Misrepresentation

We don't want users to feel misled by ads that we deliver, so we strive to be clear and honest, and provide the information that users need to make informed decisions. We don't allow ads or destinations that intend to deceive users by excluding relevant information or giving misleading

information about products, services, or businesses.

## Unavailable Offers

- ✘ Promising products, services, or promotional offers that aren't easily found from the landing page  
Examples: Promoting products that are not stocked; promoting a deal that is no longer active; promoting a price that is inaccurate; call-to-action in the ad that isn't easily available from the landing page  
Specific example: Ad reads "Buy tablets from \$40", but upon clicking on the ad, the user finds no tablets available for purchase at \$40  
Note: Avoid creating ads for specific offers unless you can update your ads as your inventory or offers change.

## Misleading Content

- ✘ Making false statements about your identity or qualifications  
Examples: A college student purporting to be a qualified lawyer, an unlicensed plumber claims to be licensed
- ✘ Using false claims or claims that entice the user with an improbable result (even if this result is possible) as the likely outcome that a user can expect.  
Examples: "Miracle cures" for medical ailments, extreme weight loss products or programs, "get rich quick" schemes or promising large financial return for minimal effort or investment; information about public voting procedures that contradicts official government sources; incorrect claims that a public figure has died, or been involved in an accident, or claim as "the best product" (unless providing evidence to support such a claim)  
Specific example: A weight loss ad that says you can eat whatever you want and lose 10 pounds in a month.
- ✘ Falsely implying affiliation with, or endorsement by, another individual, organization, product, or service  
Examples: Misleading use or mimicry of official government sites, stamps, seals, or agency names  
Special example: An advertiser mimics the layout and design of an official government agency site
- ✘ Ads that mislead or trick the user into interacting with them  
Examples: Ads that resemble system or site warnings/error messages; ads that simulate messages, dialog boxes, menus, or request notifications; hosted ads that are indistinguishable from other content; ads depicting features that do not work, such as close buttons, text input boxes, multiple choice options; download or install buttons in image ads; ads with a transparent background; images that are segmented; an image that contains multiple copies of itself within the ad; images that appear to be more than one ad; moving and clicking arrows

- ✘ Providing a business name that is anything other than the domain, the recognized name of the advertiser, or the promoted downloadable app

## Unclear Relevance

The following is not allowed:

- ✘ Promotions that are not relevant to the landing page  
Examples: An ad that uses the keyword insertion feature without a relevant “default” keyword in place; ad title not relevant to ad text; ad doesn’t clearly indicate that the resulting landing page is a search results page; ad doesn’t accurately describe what the user will see on the destination page

## Unacceptable Business Practices/Models

- ✘ Concealing or misstating information about the business, product, or service  
Examples: Enticing users to part with money or information under false or unclear pretenses; presenting a false identity, business name, or contact information
- ✘ Multilevel Marketing  
Ads promoting income opportunities must fully describe the associated product or business model, and must not promote business models offering quick compensation for little investment, including multilevel marketing opportunities.
- ✘ Penny Auctions  
Examples: Ads may not promote penny auctions, bidding fee auctions or other similar business models

## 13. Political & Religion Content

All ads involving political and religious content is prohibited.

## Restricted Content

### 1. Alcohol

We abide by local alcohol laws and industry standards, so we don’t allow certain kinds of alcohol-related advertising, both for alcohol and drinks that resemble alcohol. Some types of alcohol-related ads are allowed if they meet the policies below, don’t target minors, and target only countries that are explicitly allowed to show alcohol ads.

## Alcohol Sale

We consider ads to be promoting the sale of alcoholic beverages when one or more alcoholic beverages are featured in the ad, and alcohol can be purchased on the destination site or app.

Countries that allow such ads

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

- \* Advertising for the online sale of alcoholic beverages is not allowed to run in any countries not listed above.

## Alcohol information

Branding and informational ads include promotions which focus on alcoholic beverages, or spread awareness of alcoholic beverages, but which do not offer them for online sale.

Countries that allow such ads:

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

- \* Advertising for the online sale of alcoholic beverages is not allowed to run in any countries not listed above.

## Irresponsible Alcohol Advertising

We consider the following to be irresponsible in alcohol-related advertising, and any ad containing this content will be disapproved.

- ✘ Targeting individuals below the legal drinking age
- ✘ Implying that drinking alcohol can improve social, sexual, professional, intellectual, or athletic standing
- ✘ Implying that drinking alcohol provides health or therapeutic benefits
- ✘ Portraying excessive drinking favorably or featuring binge or competition drinking
- ✘ Showing alcohol consumption in conjunction with the operation of a vehicle of any kind, the operation of machinery, or the performance of any task requiring alertness or dexterity

## 2. Pharmaceutical Manufacturers

### Prescription drugs

Pharmaceutical manufacturers may promote prescription drugs in the following countries only: CA, NZ, US

### Over-the-counter-medicines

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

### Other manufacturers and suppliers

Bulk drug manufacturers, medical professional suppliers, and antibody/peptide/compound suppliers for commercial labs may advertise in the following countries only: Canada, United States

### Online Pharmacies

Ads must not promote the sale of prescription pharmaceuticals.

## 3. Clinical Trial Recruitment

Xiaomi doesn't allow the promotion of clinical trial recruitment except in Australia, Belgium, Canada,

China, France, Germany, Indonesia, Ireland, Israel, Italy, Japan, Korea, Malaysia, Netherlands, New Zealand, Philippines, Singapore, Taiwan, Thailand, United Kingdom, United States, and Vietnam.

Note: Promotions for clinical trial recruitment may not promote prescription drugs or create misleading expectation or effects of a product being tested, or imply that the product being tested safe.

## 4. HIV Home Tests

Our platform prohibits the promotion of HIV home tests everywhere in the world except in the United States. In the United States, Advertisers may promote home HIV tests that are FDA approve.

## 5. Financial Products and Services

We want user to have adequate information to make informed financial decisions. Our policies are designed to give users information to weight the costs associated with financial products and to protect user from harmful or deceitful practices. For the purposes of this policy, we consider financial products and services to be those related to the management and investment of money, including personalized advice.

When promoting financial services and products, you must comply with state and local regulations for any region that your ads target. For example, include specific disclosures required by local law.

### Prohibited Financial Products

The following is not allowed:

- ✘ Ads for binary options or synonymous financial products  
Examples: Ads for digital options, binary options, digital 100, fixed return options, all-or-nothing options.
- ✘ Ads for cryptocurrencies and related content  
Examples: Ads for initial coin offerings, ads promoting the purchase or sale of cryptocurrency, cryptocurrency wallets, cryptocurrency trading advice
- ✘ Ad destinations that aggregate or compare issuers of cryptocurrencies or related products  
Examples: Cryptocurrency trading signals or investment advice; aggregators or affiliate sites containing related content or broker reviews.
- ✘ Ad destinations that aggregate or review providers offering complex speculative financial products, or that provide signals for the trading of these products  
Examples: Trading signal, tips, or speculative trading information; aggregators or affiliate sites containing related content or broker reviews.

## Financial Service Disclosures

Financial products can be very complex and sometimes difficult to understand. Disclosures increase transparency and provide consumer with valuable information to make informed decisions. Your ad may be disapproved for:

- ✘ Failure to provide legitimate contact information for a physical location for the business being promoted
- ✘ Failure to disclose associated fees  
Note: Disclosures can't be posted as roll-over text or made available through another link or tab. They must be clearly and immediately visible without needing to click or hover over anything.
- ✘ Failure to include links to third-party accreditation or endorsement where affiliation is asserted or implied, particularly when it serves to improve the reputation of the site  
Examples: Verification of government affiliation, third-party ratings

## Personal Loans

For this policy, we define personal loans as lending money from one individual, organization, or entity to an individual consumer on a nonrecurring basis, not for the purpose or financing purchase of a fixed asset or education. Personal loan consumers require information about the quality, features, fees, risks, and benefits of loan products in order to make informed decisions about whether to undertake the loan.

Examples: Payday loans, title loans, pawnshops

Not included: Mortgages, car loans, student loans, revolving lines of credit (such as credit cards, personal lines of credit)

Advertisers for personal loans must prominently disclose additional information on their destination site or app. Your ad may be disapproved for:

- ✘ Failure to provide minimum and maximum period for repayment
- ✘ Failure to provide maximum Annual Percentage Rate (APR), which generally includes interest rate plus fees and other costs for a year, or similar other rate calculated consistently with local law

We don't allow the promotion of:

- ✘ Personal loans which require repayment in full in 60 days or less from the date the loan is issued (we refer to these as "Short-term personal loans"). This policy applies to advertisers who offer loans directly, lead generators, lead generators, and those who connect consumers with third-party lenders.
- ✘ High APR personal loans ad is not allowed, except the United States. In the United States, we don't allow ads for personal loans where the Annual Percentage Rate (APR) is 36% or higher. Advertisers for personal loans in the United States must display their maximum APR, calculated consistently with the Truth in Lending Act (TILA). This policy applies to advertisers who make loans directly, lead generators, and those who connect consumers with third-party lenders.



## 6. Adults Products or Services

Ads must not promote the sale or use of adult products or services, except for ads for family planning and contraception. Ads for contraceptives must focus on the contraceptive feature of the product, and not on sexual pleasure or sexual enhancement, and must be targeted to people 18 years or older.

### Examples

- ✓ “Practice safe sex with our brand of condoms.” This text is compliant, as long as it’s targeted to people 18 years or older.
- ✗ “Condoms to enhance your pleasure.”
- ✗ “By our sex toys for your adult pleasure.”
- ✗ “Use our gel to dramatically improve your sex life.”

## Use of Our Brand Assets

### 1. Brand Endorsement

Ads must not imply a Xiaomi endorsement or partnership of any kind, or an endorsement by any other Xiaomi Group.

### 2. Brand Usage in Ads

Ads linking to Mi APP may make limited reference to “Xiaomi” or “XIAOMI” in ad text for purpose of clarifying the destination of the ad. Ads should not represent the Xiaomi brand in a way that makes it the most distinctive or prominent feature of the creative. Xiaomi brand assets should not be modified in any way, such as by changing the design or color, or for the purpose of special effects or animation.

### 3. Copyrights & Trademarks

All other ads and landing pages must not use our copyrights, trademarks, or any confusingly similar mark, except with our prior written permission.

## Things You Should Know

1. We reserve the right to reject, approve or remove any ad for any reason, in our sole discretion, including ads that negatively affect our relationship with our users or that promote content, services, or activities, contrary to our competitive position,

interests, or advertising philosophy.

2. These policies are subject to change at any time without notice.