# Microsoft Creative Acceptance Policy

November 18, 2016



# Welcome

The Global Microsoft Creative Acceptance Policy is designed to ensure consistently high standards of advertising across all Microsoft media properties and platforms and Microsoft Ad Exchange (MAX) which includes MSN, Windows 8, Xbox, Skype, Outlook.com and syndicated partners worldwide. Consistently high editorial standards align with Microsoft's brand identity and provide a backdrop for quality advertisers and users.

Based on this broad charter and a rapidly changing ecosystem, stakeholder engagement across Microsoft drives focus on industry, publisher and brand alignment; resulting in policy definition that ensures a fluid and dynamic approach to high quality ad standards worldwide.

# **Policy Overview**

The Global Microsoft Creative Acceptance Policy (CAP) applies to advertisements on all Microsoft platforms, Publishers and markets. At any time and for any reason in its sole discretion, Microsoft reserves the right to (i.) refuse any advertising/advertisers; (ii) make exceptions to this policy on a case-by-case basis; and (iii) make changes or add to this policy.

# MSN Home Page (US)

The MSN Home Page requires additional approval to optimize for quality ads serving on this premium portal page. The MSN Home Page review begins with the sales and account team, must align with CAP. The required final approval sign-off applies to the MSNREC home page placement and to all display ads on the MSN Homepage including the 300x250, 300x600, 300 x120 expanding rich media units and image text links. Some display ads may require unique guidelines based on format or technology, for example, image text links. Please refer to the guidelines for more detail.

# Immediate Removal Criteria

The following section lists CAP violations that will result in an ad's immediate removal from the network; all other CAP violations not listed below require a 24 hour SLA to resolve prior to removal. Removal criteria are global unless called out as specific to the US or other country.

# All publishers/sites

Global restrictions for all publishers / sites:

- Broken or blank creative
- Causing degradation of site performance (ex: excessive animation, file weights)
- Misleading or sensationalized messaging, content or images
- Illegal materials or content
- Inappropriate content (ex. language, violence, adult, nudity, racy, etc.)
- Non-compliance with restricted advertising category guidelines (dating, pharmaceuticals, weight loss, health and beauty, etc.)
- Prohibited advertiser categories (ex: casual dating, illegal gambling, adult, etc.)



- Malware, privacy and security violations
- Global and publisher competitive and low-quality exclusions (CE)
- Non user-initiated audio (initiated on click and must have integrated audio controls)
- Pop ups or any ad or landing pages that spawn them
- Multiple CAP violations

# Specific Publisher Prohibited Category Restrictions

Remnant 3<sup>rd</sup> Party Ads served on O&O (i.e. ads served through AppNexus by TPANs [Third Party Ad Networks]):

- Dating
- Gambling
- MSN US Home Page
- Pharmaceutical: Erectile Dysfunction
- Political

Advertising must comply with all applicable legal requirements, including illegal activities, Intellectual Property and targeting children/minors as set forth in other sections of this CAP policy, and/or as otherwise applicable.

#### MSN:

Paid Fantasy Sports (US)

#### Outlook.com:

- Dating
- Non-Microsoft messenger/mail client or services

#### Skype:

- Dating
- Telco calling plans
- Conference/meeting services
- Pharmaceutical: Erectile Dysfunction (ED)
- 3<sup>rd</sup> Party Emoticon/Emoji Extension
- Non-Microsoft Messenger/Mail clients or services

#### Xbox:

- Pharmaceutical: Erectile Dysfunction (ED)
- Non-Microsoft gaming consoles/platforms or set-top boxes with streaming TV, video, or gaming services
- No creative promoting the retail purchase of any items that can be purchased digitally on the Xbox Store is allowed, including rentals (physical or digital). This policy applies to both Xbox 360 and Xbox One. This policy is limited to advertising and does not limit what content may be available in an app (like Amazon) or an ad that promotes their App with such content.
- Alcohol Brands are prohibited from advertising on all top level (L1) pages (Home Page & Store) on Xbox One and Xbox 360
- Sponsorships: The following categories are restricted, requiring content and custom group approval. All requests require a 5 day SLA for consideration. Please contact your Xbox SSE for details:



- o Alcohol
- Non-Windows based phones, tablets, or PC's
- No Smart TV's with voice or gesture support
- Game, video or music on demand services
- With pre-approval by the program's product manager, services that are available on Xbox Live such as:
   Netflix, YouTube, iHeartRadio, etc. may be included if the creative only shows the service on a
   Microsoft platform and is pre-approved
- Adult hygiene products (tampons, pregnancy test)
- Political advertising
- Swimsuits/Undergarments

For additional Xbox requirements/restrictions, please see the specific GTM materials specific to the Sponsorship.

# **CAP Policy Updates**

For routine guideline updates, advertisers have thirty (30) business days from the update announcement to prepare for policy changes and make revisions to creative that's already live on site.

Emergency amendments: From time to time, executive stakeholders may mandate a change to the network via a temporary policy amendment. The timeframe and the scope of changes will be outlined and communicated by the CAP team to all stakeholders. Under these circumstances, every effort is made to mitigate any unnecessary business interruption.

Policy Owner: Microsoft Display CAP Team



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# Style & Design Guidelines

# **Animation**

- No animation in excess of 30 seconds or that exceeds creative file specs. (ex. maximum of 30 seconds for cycling
  of sequences/ looping/ repeat animation)- see the individual creative product specs.
- No attention grabbing mechanisms and/or animation with the sole purpose of distracting the user via repetitive, rapid flashing, strobing or blinking tactics or that has the potential to significantly distract users from editorial content or user experience.

### Audio

- Audio experiences within standard and rich media ad units are allowed, as long as they are user initiated where
  the user is in control and invokes the audio on click, content adheres to all content guidelines and is appropriate
  for all Microsoft audiences.
  - Use of audio on advertiser landing pages that link from display ads (not attached to videos using streaming pre-roll ads): Use of audio must be user initiated.
  - Streaming pre-roll ads which are served within a sound, site and motion environment such as Windows
    Media or a streaming content session, can (and should have) non-user initiated audio, as this delivery
    of the ad matches the delivery and expectations of the user experience.

# Ad Functionality

- Use of the following is strictly prohibited:
  - o Functionality that is not predictive or does not display an expected experience/outcome.
  - o Any element designed to generate a click without relevant information or content at the destination.
  - Functionality such as inactive "close" icons within the ad or on the landing page that does not trigger expected behavior. Dynamic user experiences within an ad must resolve to an expected, appropriate result on the landing page.
    - Examples include, if a user is able to select a specific state (such as Washington) from a dropdown list in an ad, the landing page experience must reflect the user's choice (such as mortgage rates specific to Washington State), static images of radio buttons, underlined text that appears to be a hyperlink but not actionable, or inactive selection boxes or dropdowns.
  - Appear to make the ad page look broken or as if something is not working or what is considered to be normal on a web page.
  - Impact performance: General impact on performance, reliability, and quality of the user's computing experience (e.g., slow computer performance, reduced productivity, corruption of the operating system, or other issues).
  - o Require users to enter personal information (i.e. name, email address, phone number) in order to view information within the ad or landing page.
    - This does not apply to non-personal information such as zip-codes or a user's city/region for ad targeting purposes.

### Adherence to Editorial Guidelines

- Ads may not use logos, graphics, typography or other content or elements designed to blend in with or look like site content. Ads cannot appear to be part of the site/section UI and imitate the look, feel or functionality (For Example: An ad on MSN HP should not look like an MSN featured story or have links that mimic editorial links).
  - This does not apply to native advertising which is designed to have a similar look and feel to the content surrounding it.
    - The advertiser must be clearly identified in the creative.



- Editorial content on the corresponding landing page must be identified as paid advertising.
- Native advertising must comply with other sections of CAP with the exception of native ads sourced from the Microsoft Bing Ads platform, which must adhere to <u>Bing Ads policies</u> instead.

## Advertorial / Blogs / News Site Ads

- With the exception of pre-approved native ads implementations, advertisements and landing pages that may
  be considered faux blogs, articles, press releases, false product reviews or that simulate editorial or content
  sites are not acceptable.
- Advertorial ads with text or images that are utilized to make a user believe that they are viewing
  editorial/news coverage are prohibited (examples: Breaking News, Shocking discovery, Special Report,
  Consumer News, Consumer Alerts, etc.).

#### **Borders**

• Ads with a similar color as the background of the site must have a border or otherwise be distinct as advertisements (see the individual product creative specs for details).

## Creative Rich Media & Technical Specs

- All ads must adhere to individual product and rich media creative and technical specs. Click here for RM
  creative and technical specifications.
- SSL (Secure Socket Layer) creative is required for all ads on all devices (mobile and web) for the following publishers:
  - o Outlook
  - Skype (featured with the Skype app)
- Additional information regarding SSL can be found within creative specifications for each publisher

### **General Ad Text Guidelines**

- Capitalization
  - o Ads must use proper, grammatically correct capitalization.
  - Ads may not use excessive or random capitalization, such as BIG SALE or AmAzinG.
  - Acronyms may be capitalized.
- Grammar, sentence structure and spelling
  - Spelling and grammar in the ad title and ad text must be correct, unless the incorrect grammar is part
    of the corporate or product branding.
  - Ads cannot include excessive repetition (such as "free, free, free").
  - Use of numbers or letters in place of words (Back 2 School Sale; Gr8 Deals 4 U) is prohibited unless part of a brand name, such as Toys 'R Us.

#### Punctuation

- Ads must include logical, correct punctuation.
- Cannot contain repeated and unnecessary punctuation, such as "Is someone looking for you?!?
- Ad titles may not contain exclamation points.
- Exclamation points cannot be used in the title of any ad.

### Symbols

- The use of all symbols, numbers or letters must Ads must adhere to the true meaning of the symbol and cannot contain repeated and unnecessary symbols.
- Symbols may be used if the symbol is part of the product or brand name, paired with a dollar amount (e.g. "Save \$50 today") or if the # symbol is used for comparative phrases (e.g. "Voted the #1").



- Icons in ads (ex: bullets, arrows, markers, radio buttons) cannot distract users or that make the ad appear cluttered
- Numbers Prices & Percentages
  - Only one price or % allowed per product. This includes discounts and price reductions, such as 25% 50% off! or \$99.99 \$89.99 \$79.99!
- Use of fonts font variety
  - The use of multiple fonts in an ad should be limited to no more than three, and should be consistent throughout the creative (i.e. one font per ad text category heading, call to action, body).
  - Use of uncommon fonts or multiple font colors for the sole purpose of drawing attention / distracting the user, (such as No One Beats Our Deals! or Independence Day Sale), is prohibited.
  - The font type guidelines above do not apply to corporate or product branding / logos, fonts within creative images, or legal / required disclosure text within the ad.
- Use of fonts font size
  - Depending on location, certain publishers may require adherence to specific font size guidelines, in order to safeguard the user experience (example: Xbox Console). See creative specifications for additional details.
- No interfering background; clean text required
- No drop shadow or glow on ad text

# **General Creative Imagery Guidelines**

- Imagery within the ad must be high quality / high definition.
  - Use of non-high definition, pixilated, distorted or unclear designs/ logos/ images are not allowed.
- Images must be relevant to the product or offering within the ad.
- Product and Price Images: In ads with multiple product offerings, images must be consistent in quality, theme and relevance to each other.
  - Acceptable imagery examples include: Florists showing images of multiple bouquets; retailers showing images relevant to the theme of the campaign (i.e. beach wear images in a 4th of July Sale ad or multiple images of clothing from a specific designer).
  - Unacceptable use of product/price imagery would include presenting a bracelet, shoes, tablets and bed sheets within one ad.

# **Graphical Content Ads**

• Graphical content ads (tiered/stacked ads): Non brand marketers promoting separate products/services or companies in a tiered/stacked format that may or may not include different landing pages and points of purchase, within the same ad unit are not allowed. In this example, Best Buy would still be allowed to run an ad promoting multiple products offered, assuming there is a consistent theme and product offering, at their retail store or online. This restriction only applies to standard banner ads, not to native ads that are approved by the publisher to have stacked content (for example, the MSN Shopping Stripe).

#### Personalization Ad Techniques

• Ads cannot include "personalization" or personalized ad messaging and image techniques (including head shots) that give the user the impression that they will interact specifically with the person(s) highlighted within the campaign; includes the use of stacked, rotated, scrolling or layered images of multiple individuals (including head shots) representing their product. This restriction only applies to standard banner ads, not to native ads that are approved by the publisher to have stacked content (for example, the MSN Shopping Stripe).



### Relevance and Design

• Advertising must deliver a relevant, positive and expected experience for consumers seeking products, services and content. Ads must be relevant to the product or service being offered on the landing page; offers depicted in an ad must be visible/available on the click-through landing page of the ad.

# Disallowed Ad Copy & Image Content

We may not accept ads containing or relating to certain ad copy content; this applies to the ad creative as well as the landing page. This content includes, but is not limited to the areas listed below. Microsoft reserves the right to reject or remove any ad in its sole discretion at any time.

### Microsoft Competitive Claims

- Microsoft global exclusion competitors are prohibited from advertising on Microsoft owned and operated sites.
- · Content or images that infringe and/or contradict any key Microsoft strategy or initiative are not allowed.
- If your ad contains competitive claims, make sure that your site, ad title, and ad text all comply with our Intellectual Property Guidelines.

# **Cross-Media Campaigns**

- Advertisements which are part of a cross-media campaign are allowed when:
  - Advertisements which are featured on major broadcast stations (example US stations: ABC, CBS, NBC and FOX only), provide a level of predictability, familiarity and have a consistent expectation of these brands, to all viewers.

### Hate Speech & Demographic Targeting

Advertising that facilitates or promotes hate speech is not allowed, whether directed at an individual or a
group. This includes any content and targeting, indirectly or directly, which is intended to degrade, intimidate
or incite violence or prejudicial action against a group of people based on their race, gender, ethnicity,
national origin, religion, sexual orientation, disability or other differentiating factors.

# Misleading Messaging, Content or Images

- Microsoft global exclusion competitors are prohibited from advertising on Microsoft owned and operated sites. Internal Cannot be misleading, include unsubstantiated claims or endorsements, have the potential to be interpreted as misleading use sensationalized text, include messaging/content that is not predictable to the product/service being promoted and must adhere to FTC requirements and guidelines for truth in advertising.
   Refer to FTC guidelines for more details.
  - Attention grabbing mechanisms including the use of gimmicky or sensationalized text and imagery is not allowed. Examples include, "use this 1 weird tip", "1 way...". "kill stomach fat", "don't buy car insurance", "your auto insurer hates this", "use this breakthrough...", etc.
  - o It is not acceptable for an advertiser to give the appearance of knowing privileged or confidential information about the user similar to the following, "Your credit score is..."
  - o Advertisers may be asked to provide third-party substantiation to support certain claims.

# <u>Nudity</u>

- Any sexually suggestive images of children/teenagers/adults (male or female) are not allowed.
- Images focusing on or show genitals, buttocks, and female nipples are not allowed.
- Advertisements for underwear and lingerie are not allowed.



Images that fall into this category must be contextually relevant and related to the product being promoted
(for example, a woman in a bikini advertising a water park is allowed, but a woman in a bikini advertising a car
is not).

# Offensive Advertising

• Potentially offensive graphics or language that facilitates, promotes, or uses offensive, distasteful, applies scare tactics, vulgar, gross, obscene, inappropriate language, profanity, contains scary, threatening or sexually suggestive text, images or situations (includes cartoons or animations).

# **Suffering & Violence**

 Advertising is not allowed that advocates, glorifies or promotes rape, torture, cannibalism, human suffering or death, self-harm, violence against animals or graphic or violent images, such as images showing blood or dismemberment.

# **Prohibited Advertising Categories**

As part of our commitment to provide the highest quality experience, we may not accept ads containing or relating to certain products or services. These products and services are listed below; Microsoft also reserves the right to reject or remove any ad in its sole discretion at any time.

### **Adult Content**

- Humor, imagery, text, video or audio that is not appropriate for non-adults and includes:
- Illegal, non-consensual, denigrating, obscene, or violent activity, including bestiality, brutality, torture, death, illegal drug use, cruelty, prostitution, pedophilia, rape, incest, extreme or shocking sex, child pornography, stripper/strip clubs, escorts, or content that relates to persons who are, or are suggested to be, under the legal age permitted in applicable jurisdictions are strictly prohibited.
- Nudity:
  - Any sexually suggestive images of children/teenagers/adults (male or female) are not allowed.
  - o Images focusing on or show genitals, buttocks, and female nipples are not allowed.
  - o Advertisements for underwear and lingerie are not allowed.

# **Background Searches / Arrest Records**

 Advertising for services that provide either background checks, arrest records, access or removal of mug shots and/or criminal backgrounds is prohibited.

# Contests, Pyramid Schemes or Chain Letters

- Ponzi schemes, pyramid schemes, or other legally questionable business opportunities, particularly if:
  - o Returns on investment rely solely on adding participants to the scheme.
  - The user must pay a subscription fee or buy a specific product to join, and the value proposition of doing so is defined
- Chain letters or offerings that imply that non-participation might result in loss or bad fortune.
- Employment on income: Content that facilitates and/or promotes any "employment on income" opportunity which requires payment.



### **Data Aggregators & Resellers**

- Data resellers: Advertising that is intended as a mechanism to gather and re-sell personal information is prohibited.
- Data aggregators: Advertising intended to drive paid search conversions, including but not limited to CPC/CPA, are prohibited.

# **Dating, Personals and Relationships**

- Prohibited in the US
- Prohibited globally on Outlook
- Prohibited globally on Skype
- Prohibited on the Xbox console

### **Deceptive Products & Services**

- Advertising is not allowed for products and services whose purpose is to enable search users to bypass or deceive a public system, regulation, procedure or individual. This type of advertising includes:
  - Essay-writing services and prewritten essays.
  - Fake IDs: Identification that is designed to disguise the accurate age, name, or other characteristics of the holder.
  - Fake diplomas and education transcripts: Advertisements from institutions that provide fake education transcripts or diplomas or that promote web-based, unaccredited colleges that offer degrees.
  - Bypassing copyright protection: Products or services that circumvent copyright protection or products that have disabled copyright protection.
  - Evading traffic tickets: Any device or service that is designed to evade speed enforcement laws, including, but not limited to laser jammers, license plate sprays and license plate covers.
  - Hacking & cracking: Sites that provide information or services to evade or bypass security systems of any kind or illegally access or tamper with software, servers, or websites.
  - Paid to click: Sites that offer to compensate users for clicking on ads or offers, or performing web searches.
  - Cable descrambling equipment: Advertising that promotes devices for descrambling cable or satellite signals.
  - o Beating drug tests: Products that facilitate or promote ways to "beat" a drug test.

# **Drugs and Related Paraphernalia**

- Advertising that facilitates the distribution, use, or cultivation of illegal substances, substances of questionable legality, or substances whose primary purpose is for recreational mind alteration.
- Advertising that facilitates the distribution of drug paraphernalia, which is defined as any legitimate
  equipment, product, or material that is modified for making, using, or concealing recreational drugs.
- Marijuana, including medicinal marijuana, Salvia divinorum or Salvinorin A, or any substance or material containing Salvia divinorum or Salvinorin A.

### Firearms and weapons

- Guns, ammunition, paintball guns, bb guns, knives, brass, plastic, metal knuckles or weapons of any kind.
- Note: Video games may include weapon imagery, so long as it is not depicted in the act of killing humans or causing dismemberment is allowed but must follow the violence guidelines below.

# Fireworks and Explosives

 Advertising that facilitates the sale of fireworks, explosives, hazardous materials, or pyrotechnic devices is not allowed.



#### Freeware & Shareware

Content that facilitates and/or promotes, whether directly or indirectly, the sale or use of software whose
purpose is to collect demographic and usage information from a user's computer without the user's express
consent. See additional details under <u>Security and Privacy</u>.

### Microsoft Competitors (CE)

- Direct promotion:
  - Advertising direct from the companies on the Microsoft global competitive exclusions (CE) list are prohibited.
- Third party promotion:
  - Competitive devices: Third party and manufacturer promotion of competing devices are allowed.
     Inclusion of the competitor brand/logo or OS is accepted when included as part of the competitive product promotion, offered directly by third party and device manufacturers.
  - Competing services: Competing services may be included when the service is utilized as vehicle to take the user to an actionable location to purchase, get directions, download, etc., what the 3rd party is promoting (ex: download Iron Man DVD on iTunes). In this example, directly promoting YouTube or Google Maps is prohibited but linking to YouTube technology for 3rd party promotional video is allowed, as long as the Google name/logo is omitted.
- Publisher exception(s): Xbox
  - No competing devices or operating systems are allowed on Xbox; sponsorships using 3rd party promotion of competitive offers or services will be considered on a case-by-case basis for approval.

### Penny Auctions and Stocks

- Penny auctions, also known as bidding fee auctions, are not allowed.
- Penny stock advertising is prohibited.

### Psychics, Tarot Readings, Fortune Tellers

Advertising for psychics, tarot or fortune telling is prohibited.

# **Religious Content**

 Advertising focused on religion, including religious connotations or content that exploits sensitive religious issues are prohibited.

### Sensitive Advertising

- Microsoft reserves the right to remove or limit advertising permanently or for a period of time in response to a sensitive tragedy, disaster, death or high profile news event, particularly if advertising:
  - May appear to exploit events for commercial gain
  - Might be considered inappropriate, especially given certain events or circumstances

#### **Sexual Enhancement Products**

 Testosterone boosters and sexual enhancement products, including but not limited to increasing sex drive or endurance, are prohibited.

### Solicitation of Funds

• Advertising is not allowed to solicit money or perform fundraising activities.



# Spy Cams or Surveillance Equipment

 For non-legitimate use (i.e. any illegal surveillance; purposefully spying whether for pleasure or any other reason) is prohibited; only advertising that clearly promotes and/or suggests legitimate usage of such equipment is allowed.

### Suffering, Violence & Exploitation

Including but not limited to advocating, glorification of, promotion or facilitation of any exploitation, human
trafficking, rape, torture, cannibalism, killing, suffering or death, mutilation or self-mutilation, suicide or graphic
or violent images. This includes business models that exploit socio-economic differences and/or cruelty to
animals. For example, includes (but is not limited to) "international dating," or dating for economic advantage
(i.e. mail-order spouses).

### **Tobacco Products**

- Sale or use of cigarettes, cigars, smokeless tobacco, cigarette papers, or blunt wraps, or any other preparation
  of tobacco, or any other instrument or paraphernalia that is designed for the smoking or ingestion of tobacco,
  products prepared from tobacco, or any controlled substance is prohibited.
- Advertising for electronic cigarettes, including the cartridges and liquid nicotine solutions that are used in such devices, is not allowed even if marketed as a smoking cessation product.
- Advertising is generally allowed for products that are clearly intended for smoking cessation
- Additional country restrictions:
  - United Kingdom: Tobacco and prescription-only medicinal products on the MSN Video Player channel / any MSN VOD service are prohibited.

# **Restricted Advertising Categories**

As part of our commitment to provide the highest quality experience, we may restrict or modulate the serving of ads containing or relating to certain products or services. These products and services are listed below; Microsoft also reserves the right to reject or remove any ad in its sole discretion at any time.

#### Alcohol

- Advertising must comply with applicable legislation and other standard industry and regulatory requirements for the advertising of alcohol to the public, including health warnings and minimum age requirement disclaimers.
- Advertising must not glorify or incite the consumption of alcohol.
- All advertising must contain proper health warnings and responsible drinking messaging, such as "drink responsibly", "do not drink and drive" etc. either in the ad copy or landing page.
- Targeting minors is not allowed. Advertising must not be directed toward individuals under the applicable
  minimum drinking age, or served in a context where it is highly likely it will be displayed to such individuals.
  This includes, but it is not limited to, the use of language, themes, expressions, graphic resources, audio or
  visual elements that may appeal to underage individuals, or using individuals who are or appear to be
  underage in promotional content or on the website.
- All required disclaimers, age gating mechanisms and responsible drinking and health warnings must be present either in the ad copy or the landing page.
- Publisher exception(s):



**Xbox console:** Content that facilitates or promotes, directly or indirectly, sale or use of beer, wine or hard liquor must be day part targeted as follows:

- O US, CA, LATAM and APAC: 9:00P-6:00A
- EMEA: past the local watershed for alcohol (e.g. post 9:00P in the UK). Check with local LCA for watershed guidelines.

**Xbox One Homepage & Store:** Alcohol Brands are prohibited from advertising on all top level (L1) pages (Home Page & Store) on Xbox One and Xbox 360

### Additional country restrictions:

- o India, Indonesia:
  - Advertising that promotes the online sale of alcohol is not allowed. This includes branding campaigns.
- Malaysia, Thailand:
  - Advertising that promotes the online sale of alcohol is not allowed.
- O Norway:
  - Advertising that promotes the online sale of products with more than 2.5% alcohol by volume is not allowed.
- O Vietnam:
  - Advertising that promotes hard alcohol is not allowed.
  - Advertising for products with 15% or less alcohol, such as beer and wine, is allowed as long
    as the associated landing pages do not sell other types of hard alcohol.

#### **Beauty & Cosmetics**

- Beauty and cosmetic ads that are misleading, promote false, unrealistic or extreme results are prohibited. This
  includes, misleading comparative claims to pharmaceuticals or surgical procedures. Any before and after
  photographs/comparisons must not be presented in a deceptive manner.
- Claims must be supported by clinical studies, appropriate consumer testing, and/or other scientific evidence.
- In the US, FTC truth in advertising guidelines must be followed

# **Controversial Content**

• Some ads may be sensitive to the general public and should use care in creative development and placement on the network. Microsoft reserves the right to reject or remove any ad in its sole discretion at any time.

# **Credit Report Advisors**

- Advertisers who offer 'credit report' products & services must comply with all applicable laws, regulations, requirements and references on the landing page. In the US, this includes the full set of FTC requirements.
- Advertising cannot be misleading, use image/language tactics or functionality intended solely to drive conversions and must comply with all CAP design and style guidelines.

### Dating / Personals

 Dating and personals should be targeted to 18+ and are not allowed on any site or section designed for or targeted to children and should not provide the intent for sexual encounters, where the ad or website content features graphic images from the landing page, or the language is graphic or explicit in nature. Creative focus should include common interests, mutuality and\or complementary characteristics, as well as promote friendship, commitment, relationships, couples or love. The following rules apply:



- Casual dating ads are strictly prohibited without exception (Global); casual dating may include, but is not limited to, an emphasis focused (directly or indirectly) on one night stands, hook-ups, and sexual encounters or that promotes infidelity or casual sex.
- The use of techniques (including chat style windows) that give the user the impression that they will interact specifically with the person(s) highlighted within the campaign are not allowed.
- No focus on marketing or meeting specific groups or individuals.
- Feature a casual and natural body position and\or facial expression (smile not desirous, seductive or sexual). Creative should downplay the physical attributes of subjects.
- o No sexual innuendo (combination of text and image).
  - Text must be in line with the "Focus" principles above (e.g., "Relationships").
  - Ambience, atmosphere, setting: Should support a casual environment suitable for being in public ... no beds, foreplay-like or sexual activity.
  - Ads cannot include "personalization" or personalized ad messaging and image
  - Guidelines above apply to images of animals and cartoons depictions such as manga. Manga is a genre of comics popular in Asian countries (animated version referred to as anime).

# Publisher exceptions:

- All dating ads, regardless of content or quality are prohibited in the US with the exception of MSN which will review relationship focused sites on a case by case basis.
- Outlook.com prohibits dating ads, regardless of content, globally.
- Skype prohibits dating ads, regardless of content, globally.

### Entertainment: Gaming, Television and Movie Promotion

- No blood spatter or excessive blood, cruelty, violence, glorification of crimes, depictions of people or creatures on fire and/or showing actions that result in bodily harm or fatalities.
- Content that shows guns pointed at the audience is not allowed.
- Entertainment advertising must adhere to all CAP requirements including Microsoft's adult content and nudity policy.
- Must include required ratings and disclosures
  - Movies: All movie trailers must be Green Band and include required disclosures. Red band trailers
    are prohibited. Disclosure example, in the US, all movie promotion must include an MPAA rating or a
    disclosure that rating has not been assigned.
  - Video games: Must include ESRB rating prominently placed on the advertisement
- **Xbox:** Cable and Satellite TV operators and over the top (OTT) TV/video streaming companies may now advertise on Xbox One and 360 regardless of having an app on Windows or Xbox One. All other CAP restrictions and prohibitions apply. Note: in cases where there is not an app on the platform the creative should be clear where to get the app.

### Finance

• Advertisers who promote financial products and services must ensure they comply with all applicable local laws and regulatory requirements.

### **Gambling and Lotteries**

Microsoft's policy on gambling advertising differs by country and region. As an advertiser, it is your
responsibility to ensure compliance with all applicable local and national regulations. Microsoft reserves the
right to refuse an ad or to make exceptions to the policy even if an ad complies with the guidelines.



- Responsible gaming requirements: Advertising must not misrepresent or glorify the benefits of gambling, or encourage people to play beyond their means.
  - Advertising may not imply or suggest that gambling is a viable alternative to employment or financial investments, a way to recover from financial losses or that skills may affect the outcome of a game of chances.
  - Information on the odds of winning and prize amounts must be described accurately and must not be misrepresented. Advertisers may not present winning as the most probable outcome of the game, nor misrepresent a person's chance of winning a prize.
- Targeting minors is not allowed. Advertising must not be directed toward individuals under the applicable
  minimum age to participate in online gambling, or served in a context where it is highly likely it will be
  displayed to such individuals. This includes, but it is not limited to, the use of language, themes, expressions,
  graphic resources, audio or visual elements that may appeal to underage individuals, or using individuals who
  are or appear to be underage in promotional content or on the website.
- Ads that are acceptable under one country's policy guidelines might not be acceptable under another. If you
  advertise in two or more countries, you will need to make any changes necessary to comply with all of the
  policy guidelines.
- Offline gambling: Advertising for sites promoting offline gambling, establishments or events in accordance with local, state and federal laws and regulations are acceptable but must not (1) glamorize gambling, (2) falsely or unfairly raise hopes and expectations of winning or (3) link to online gambling sites.
  - o Indonesia, Malaysia, Thailand, Vietnam
    - Advertising for brick and mortar casinos is prohibited
- Lotteries: Advertising for government run lotteries in accordance with local, state and federal laws and regulations is acceptable.
- Online gambling: Advertising for websites that promote or facilitate, directly or indirectly, online gambling or wagering is allowed only in the countries listed below with strict adherence to local laws.
- Geo-targeting and age targeting 18+ are required.
- Gambling ads will only be allowed in MAX via AMAN.
  - Proof of eligibility/license is required.
  - Online gambling sites include:
    - Sites that accept wagers or require payment in exchange for the chance to win prizes, as well as sites that offer both information and links related primarily to the promotion of online gambling.
    - Any content that facilitates, promotes, or is affiliated in any way with online gambling or wagering of any type.
    - Websites that contain links that direct site visitors to prohibited gambling content, regardless of the location of the links or whether the offer originates in a geographic region where gambling is legal. In other words, it must be impossible for a site visitor to navigate from your website to any prohibited gambling or wagering content.
    - Educational, "learn to play", "practice" and other free simulation sites, including .net sites
      that are affiliated with an online gambling site.
    - Games of chance, gaming & casino games and spread betting.
- Additional country restrictions:
  - Australia
    - Gambling operators must be state licensed in Australia and may not target other markets.



In addition, advertisers must represent, covenant, and warrant to Microsoft that the
advertising is in compliance with applicable laws and guidelines including all registration
requirements. Advertisers must provide Microsoft with their proof of license upon request.

#### o Belgium

- Gambling operators must be licensed by the Belgian Gaming Commission.
- Non-licensed games of chance (online included) is explicitly forbidden.

### Brazil

Advertising for National Lotteries is allowed. Advertisers, their agents and service providers
must comply with all applicable regulations and best practices.

#### Canada

- Gambling operators must be physically located in Canada.
- Targeting minors is not allowed.
- Advertisers must comply with applicable regulations and industry best practices, including responsible gaming messaging, non-deceptive description of odds of winning, and prize amounts.
- Advertisers promoting provincial lotteries must have authorization from the applicable government agency.

#### Denmark

Gambling operators must be licensed by the Danish Gambling Authority

#### Finland

Gambling operators must be state licensed.

#### France

- Gambling operators must be authorized by the Autorité de Régulation des Jeux en Ligne (ARJEL).
- Also content must not:
  - Encourage gambling addiction.
  - Raise expectations of a better lifestyle or other improvements.
  - Promote financial loans services.
  - Target an underage audience, redirect to sites dedicated to a young audience, or promote youth related sponsoring events.

#### Germany

- Gambling operators must have a license to operate in market and a permission for advertising according to the German Advertising Directive (Werberichtlinie). Additionally, advertising for all types of permitted gambling offerings (limited to lotteries, sports and horse betting, as well as its brokering) must each comply with the German Advertising Directive (Werberichtlinie), as well as any other applicable legal requirements.
- Advertisers must guarantee, represent, covenant, and warrant to Microsoft that the advertising is in compliance with the necessary advertising permission according to the German Advertising Directive (Werberichtlinie)
- Advertisers must provide Microsoft with their advertising permission upon request.

#### Italy

 Gambling operators must be authorized by the AAMS/AASA, and their license number must be prominently displayed on the landing page.

#### Mexico

Advertisers must comply with applicable regulations and industry best practices, including
possessing the authorization from the Department of the Interior. The license number must



be displayed on the website. Advertisers that promote content related to online gambling must represent, covenant and warrant to Microsoft that they are in compliance with all applicable laws and policies including all registration requirements and will provide Microsoft with evidence of compliance upon request.

#### Netherlands

 Approved lotteries must provide a license issued by either the Dutch Authority on Games of Chance (Kansspelautoriteit) or by a local municipality, whichever applies.

#### New Zealand

The promotion of online gambling conducted remotely through a communication device (e.g., using online gambling sites on a computer or cell phone) in the form of sales promotion schemes, approved lottery games and other forms of gambling conducted in New Zealand, which are promoted by the New Zealand Lotteries Commission or authorized under the Gambling Act 2003 or the Racing Act 2003 is allowed. Certain geographic restrictions on where advertisements can be distributed may apply.

### o Norway

State licensed through the Norwegian Gaming and Foundation Authority.

#### o Republic of Ireland

 Online gambling advertisers must be registered as a bookmaker with Revenue Commissioners and provide a valid license number.

#### Spain

 Operator must be licensed as appropriate for betting and specific games with the Ministerio de Hacienda y Administraciones Públicas

#### Sweden

State licensed through AB Svenska Spel (Svenska Spel) and AB Trav och Galopp

#### United Kingdom

The gambling operator must be licensed or otherwise authorized by the U.K.Gambling Commission, and be in compliance with any applicable legal requirements. Proof of license must be displayed on the website, preferably on the landing page, and be otherwise verifiable on the U.K. Gambling Commission website.

#### United States

- Microsoft allows advertising for online lottery games and paid fantasy sports. Advertisers must be individually approved.
- Advertisers of online lottery games must be an appropriate U.S. State lottery commission, agency or authority, or its licensee contractually authorized and currently in good standing, to operate online lottery games on behalf of the State.
- Advertisers, their agents and service providers must comply with all applicable laws, rules and regulations of the licensing State(s).
- Advertisers of paid fantasy sports must EXCLUDE the following U.S. States from their campaigns:
  - Arkansas (AR), Arizona (AZ), Illinois (IL), Iowa (IA), Hawaii (HI), Kansas (KS), Louisiana (LA), Montana (MT), Nevada (NV), North Dakota (ND), Tennessee (TN), Texas (TX), Vermont (VT) and Washington State (WA). Microsoft does not permit advertising of paid fantasy sports in the foregoing states.
- At all times while ad campaigns are running, advertisers must be in compliance with all
  applicable regulations, including the Unlawful Internet Gambling Enforcement Act (UIGEA),
  as well as industry best practices.



- Advertisers of paid fantasy sports must EXCLUDE MSN as a publisher.
- Outlook, Skype, Xbox and Windows are allowed with the above aforementioned restrictions.
- Targeting minors is not allowed.
- Advertisers must comply with applicable regulations and industry best practices, including responsible gaming messaging, non-deceptive description of odds of winning, and prize amounts.
- Microsoft may also impose certain additional geographic restrictions on where advertisements may be distributed.
- Advertisers may not promote or link to unauthorized online gambling content.
- In addition to the applicable Terms and Conditions and/or alternate contractual agreement(s) in place with Microsoft, advertisers are required to sign a supplemental document making certain representations and warranties to Microsoft that they are in compliance with all applicable laws, rules and regulations, and will provide Microsoft (upon request) with evidence of their appropriate licensure and compliance.
- o Indonesia, Malaysia, Thailand, Vietnam
  - Advertising for brick and mortar casinos is prohibited

## Health care: Pharmaceuticals (prescription and OTC) and Health-related Products & Services

- Advertisers promoting health care service, health or wellness products and weight loss/dietary products or supplements must ensure that they comply with all applicable regulatory guidelines and local laws.
- Advertisers for pharmaceuticals must comply with all applicable regulatory guidelines and local laws, including
  maintaining up-to-date certification for the markets in which they advertise, as applicable.

#### **Pharmaceuticals**

- Specific targeting required:
  - As a general practice, all pharmaceutical ads should be targeted to the applicable audience with the following additional restrictions required:

Anti-depressants: 18+

Erectile dysfunction:

Outlook and MSN: Men 35+Skype and Xbox: Not allowed

Female contraceptives: Women 18+

### Prescription drugs/manufacturers:

- Allowed with the following restrictions:
  - Fair Balance animation is allowed to animate as required by the FDA as long as it is standalone from the "static panel" promotional animation (limited to 15 seconds). Fair balance animation that may follow the promotional animation should not extend or otherwise intermingle with the 15 second static panel but can run until fair balance information is presented.
  - Non-branded pharmaceutical advertising is not allowed. This includes, but is not limited to:
    - Non-branded Pharmaceutical advertisers who are promoting informational data about a product or drug.
    - Non-branded Pharmaceutical advertisers who mention the drug brand name but do not mention the disease or condition (brand building "reminder" ads).



### Online Pharmacies:

- Advertisements for online pharmacies are restricted based on applicable laws, without exception.
- Require advertisers who sell or facilitate the sale of prescription drugs online to have up-to-date certification in the markets to which they advertise.
- Different guidelines or restrictions might apply to websites in countries or regions worldwide. In those cases, advertisers must comply with all applicable laws regulations and other requirements and references the requirements on the landing page.
- Additional country online pharmacy restrictions are included below:
  - Canada
    - Online pharmacies (including pet pharmacies) that advertise prescription drugs to customers in Canada must be accredited by the National Association of Boards of Pharmacies (NABP).
    - Manufacturers are not required to have certification to advertise, as long as they do not sell their prescription medicines online.
    - Ads that market to customers outside of Canada are not allowed.
    - For more information, please see the following NABP websites:
      - <u>e-Advertiser</u>
      - .Pharmacy
  - o France
    - Microsoft does not allow advertising for the online sale of prescription-only medicine. This
      applies to all online pharmacies, including pet pharmacies.
    - Advertising for the online sale of prescription contact lenses is not allowed.
    - Pharmaceutical manufacturers are allowed to advertise as long as they do not sell prescription only medicines online.

#### o India

- Microsoft requires advertisers targeting India who sell or facilitate the online sale of prescription only medicines or prescription veterinary medicines to ensure they comply with all local laws.
- Ad copy must not promote the sale of prescription-only medicines.
- o Republic of Ireland
  - Microsoft does not allow advertising for the online sale of prescription-only medication. This
    applies to all online pharmacies, including pet pharmacies.
  - Manufacturers are allowed to advertise, as long as they do not sell their prescription medicines online.
- United Kingdom
  - Online pharmacies must be registered with the General Pharmaceutical Council. For more information, please see the website for the General Pharmaceutical Council.
  - Ad copy must not promote the sale of prescription only medicines.
  - Providers of prescription eye glasses must be registered with the General Optical Council.
  - Advertisements for veterinary online pharmacies are allowed if they are registered with any of the following:
    - The General Pharmaceutical Society of Great Britain
    - The Pharmaceutical Society of Northern Ireland
    - The Pharmaceutical Society of Ireland
    - The Royal College of Veterinary Surgeons
    - The Animal Medicines Training Regulatory Authority (AMTRA)



#### United States

- Online pharmacies (including pet pharmacies) that advertise prescription drugs to customers in the United States must be accredited by the National Association Boards of Pharmacy (NABP)
- Manufacturers are not required to have certification to advertise, as long as they do not sell their prescription medicines online.
- Ads that market to customers outside the U.S. and U.S. territories are not allowed.
- For more information, please see the following NABP websites:
  - VIPPS
  - Vet-VIPPS
  - e-Advertiser
  - .Pharmacy

# Non-prescription medications, over the counter (OTC), and health supplements

- Microsoft restricts advertising for any supplement where there is reason to believe that the product could
  present significant health risks to a user. For example, advertising is not allowed for the following products:
  - Ephedra, ephedrine products, and Ephedra-based or Ma Huang supplements
  - Herbal supplements that mimic the effect of illegal substances
  - Non-approved HIV home test kits
- Health claims must be supported by clinical studies, appropriate consumer testing, and/or other scientific evidence.
- Direct or indirect references or comparisons between over-the-counter drugs and prescription medications must be clinically documented.
- Must clearly advise consumers to follow label directions ("Use as directed")
- Over-the-counter medications can only promote occasional use and treatment of minor to moderate conditions.
- Claims and demonstrations must be consistent with the product's indications, directions, and warnings. This
  includes, prohibiting references to food or use of images that the user cannot clearly associate are related to
  the product.
- Depictions of product ingestion are generally unacceptable

### Weight Loss Products and Services:

- Ads must disclose that weight loss is achieved as part of healthy reduced-calorie diet and exercise program.
- All weight loss claims must be supported by valid and reliable scientific evidence. Studies must provide strong
  evidence that the advertised product, as part of a diet and exercise program, resulted in weight loss above
  and beyond weight loss caused by diet and exercise alone. Study subjects should be representative of the
  targeted audience.
- Documented "before and after" representations will be approved on a case-by-case basis and must be accompanied by a producer's affidavit.
- Advertising for weight control may not be directed to children.
- Advertising including mentions of specific weight loss amounts or the rate of weight loss consumers can expect must comply with the following:
  - Rates of weight loss advertised must not exceed 2 lbs. a week for a month or more without diet and
    exercise or 3 lbs. per week for more than 4 weeks. Mentions of specific weight loss amounts must be
    accompanied by a disclosure of the amount of time it took to lose the weight (e.g. "I lost 4 pounds in
    two weeks").



- O When a featured consumer lost weight at a faster rate than a typical consumer can expect, the typical results consumers can expect to achieve must also be disclosed (e.g. "Typical clients/consumers lose 1-2 pounds per week on average"). Typical results musty also be disclosed when an ad refers to the rate of weight loss (e.g. "Lose weight quickly").
- Weight loss ads containing testimonials must be accompanied by a testimonial affidavit from each featured consumer. If a specific amount of weight loss is mentioned, the affidavit must include the amount of weight loss and the length of time it took to achieve the loss.

#### • Additional Country restrictions are outlined below:

- Australia, New Zealand
  - Products may not claim to cure, treat, or prevent disease unless they are registered as medicines with the appropriate organization in the market where they are promoted.

#### Brazil

- Advertising for pharmaceutical content is disallowed, except for approved advertisers.
- All supplements, cosmetics, vitamins, homeopathic, and other health care products must be registered with the Federal Sanitation Agency (ANVISA). Approved advertisers must be in possession of all the required registrations and comply with all ANVISA and other applicable requirements.
- We reserve the right to verify compliance with local requirements and exclude noncompliant advertisers from the program.
- The advertisement must fairly represent the quality and purpose of the product, as registered and approved by the local regulatory authorities.
- Advertisements for witchdoctors, magical potions and treatments, and miracle cures of any kind are disallowed.

### o Europe

Advertising of Lipostabil is disallowed.

#### Hong Kong

- All advertised pharmacies must be registered with the Drug Office of the Department of Health.
- Advertisers must comply with the Undesirable Medical Advertising Ordinance.
- Advertising related to specific diseases, conditions, and health claims is restricted.
- Unregistered pharmaceutical products may not be advertised.

#### o India

- Advertising for the treatment of diseases and miracle cures is restricted. Ads must not feature claims to prevent or cure common conditions or diseases or health ailments of humans and animals.
- Advertising for pre-natal sex determination is disallowed, as required per PC-PNDT Act and the order of the Supreme Court of India dated 28th February 2015. See <a href="http://advertise.bingads.microsoft.com/enus/wwdocs/user/search/enus/support/India-supreme-court-prenatal-sexdetermination-order-dated-28-012015.pdf">http://advertise.bingads.microsoft.com/enus/wwdocs/user/search/enus/support/India-supreme-court-prenatal-sexdetermination-order-dated-28-012015.pdf</a>

### Indonesia

 Advertising for over the counter medicines, cosmetics, non-prescription health care products, and traditional medicines is not permitted.

### Italy

- Advertising for herbal remedies, herbal sleep aids, or herbal diet pills is disallowed.
- Malaysia



- Ads by health care practitioners are restricted to the name, field of practice, and place of practice of the practitioner.
- Advertisements by private health care facilities are restricted to general information such as the name, location, contact information, working hours, types of facilities and charges imposed by the private health care facility.
- Testimonials from patients are prohibited.

#### Philippines

- Advertising for non-prescription medicine must comply with applicable regulations, including proper marketing authorization issued for the non-prescription medicine advertised, and valid license to operate held by the drug company.
- Medical professionals may not promote, advertise or endorse any medication.
- A disclaimer of "No Approved Therapeutic Claim" must appear on the advertisements for food and dietary supplements.

#### o Republic of Ireland, United Kingdom

- Advertisers may offer vitamins, minerals and food supplements to help maintain good health. Advertisers must ensure that their advertising does not:
- Discourage essential treatment of health problems.
- Offer specific advice, diagnosis, or treatment for serious or prolonged conditions (such as diabetes, cancer, or heart disease), unless given by a doctor or a qualified health professional.
- Imply that vitamins, minerals or supplements can prevent or treat illness, elevate mood, or enhance performance.
- Claim that a vitamin, mineral or any other food supplement is beneficial to health without substantiating the claim with scientific evidence displayed on the website.
- Contradict the fact that a well-balanced diet should provide the vitamins and minerals needed by a normal healthy individual. Advertisers cannot encourage consumers to swap a healthy diet for supplementation.
- Imply that there is widespread vitamin or mineral deficiency or that it is necessary to augment a well-balanced diet.
- Describe products as safe or effective simply because they are "natural" or because the description omits an ingredient in common use.
- Claim that over-the-counter (OTC) medicines or legal herbal supplements are better than any other product or that using or avoiding a product will affect normal good health.
- Offer homeopathic medicines that are not approved in the UK by the Medicines and Healthcare Products Regulatory Agency (MHRA).

### Singapore

- Ads may not promote treatments or cures for diseases.
- Advertising for traditional and alternative medications is prohibited.

#### Thailand

 Ads for non-prescription medications must comply with applicable regulations, including displaying the approval number for the medicine on the website.

#### United States

Advertisers must comply with all applicable laws regulations and other requirements and
references the requirements on the landing page. Advertising for weight loss products must
adhere to FTC guidelines. Per the FTC, advertising cannot make unrealistic claims about the
amount of weight loss that can be reasonably and safely expected from using the product



and must highlight the importance of diet and/or exercise and restriction of caloric intake in conjunction with the product's use. Advertising cannot suggest that the product works for everyone, that it alone is effective for weight loss or that weight loss is permanent (even after stopping use of the product).

### Personal Hygiene

- All personal hygiene products must be gender and age targeted with stringent standards of taste required.
   Graphic messaging, images, audio or video depictions of products, their use, or references to specific areas of the anatomy are not acceptable.
- Targeted to 18+: Applies to the following products and services of a personal nature including, but not limited
  to, douche products, feminine deodorants, pregnancy tests, undergarments, and other products that require
  sensitivity in presentation.
- Targeted to 13+: Applies to tampons and sanitary napkins.
- Prophylactics, contraceptives, personal lubricants and sexual aides/toys are prohibited
- Sexual enhancers: testosterone boosters, sexual enhancers, including but not limited to, increasing sex drive or endurance are prohibited

### Pay Day Loans, Short Term Financing Loans

- Short term loan advertisers, such as payday loans or cash advances, are allowed as long as the advertisers comply with all applicable laws, regulations and other requirements.
- In the US and Canada, short-term loan advertisers must be members of at least one of the following associations: The Community Financial Services Association of America (CFSA), Financial Service Centers of America (FiSCA), the Online Lenders Alliance (OLA) or the Canadian Payday Loan Association (CPLA).

### Political

• **Disclaimer:** Microsoft does not make judgments on an advertiser's opinions, and we accept issue advertisements that express divergent points of view. We do, however, reserve the right to require substantiation of factual claims made by an advertiser. Advertisements generally will be accepted if there is a basis for the claims and such claims fall within the bounds of reasonable debate.

#### Political Ads and Advocacy

- Must comply with all applicable laws, including without limitation all federal election laws, FEC regulations in the U.S. and (where applicable) state or local laws and regulations, and such compliance shall be the sole responsibility of the advertiser.
- Incendiary language on political or religious issues: Ads or landing pages cannot include ridicule, derision, hate, or otherwise inappropriate language, or use texts or rituals of religion to ridicule or shock.
- Where legally required, must clearly identify who paid for the communication and which candidate and/or political organization authorized the advertising.
- Cannot give the appearance that Microsoft supports or favors any particular candidate, party, or political agenda.
- Microsoft reserves the right to take into consideration its broader content and business commitments, including the multiplicity of candidates or issue positions in a particular context, the program disruption that will be caused by political advertising and the amount of time already sold.
- Compliance with other sections of the policy. Ex: Political ad with a gun or cigarettes may violate other provisions and may be rejected accordingly.

#### Non-political advertising



- Cannot exploit sensitive political or religious issues for commercial gain or promote extreme political
  or extreme religious agendas or any known associations with hate, criminal, or terrorist activities.
   This includes:
  - Prohibited: Commercial advertising that exploits political agendas or uses "hot button" political issues or names of prominent politicians for commercial non authorized political campaign use. For example, an ad may not refer to immigration policy of the current Administration to deliver a travel ad. But a candidate may attack his/her opponent on the basis of his/her stand on immigration reforms.

#### Fundraising

 Advertising is not allowed for sites that solicit money from users or perform fundraising activities unless they are a registered charity, or recognized organization.

### Public Service Announcements (PSAs) and Awareness Campaigns

• PSAs and other such Awareness campaigns (for example: health, education) are generally allowed, as long as the subject matter and creative content meet all CAP guidelines, with special attention to our sensitive advertising policy.

### Software Download Products / Services (Freeware & Shareware)

- Advertising is not allowed that installs, copies, or automatically downloads programs, without the search user's express prior consent.
- Advertising for technical support of another company's products or services, or that provides paid services that promise to fix or improve that company's products are not allowed.
- Any advertising that offers software updates, codec, extensions, or downloads that promise to speed up or improve computer performance will not be allowed.
- Advertisements that promote legitimate software download must adhere to:
  - Advance Information Clear notice to the user about the download and the software, such as: the time it takes to download, complete and accurate information on what the software does, and how to remove the software.
  - Privacy: If the download process requires the user to provide Personally Identifiable Information (PII), the following requirements apply:
    - Clear presentation of how the information collected is being used.
    - No information collected can be shared with a third party without an explicit opt-out.

#### **Subscription Services**

- Must include the price of the service and the billing interval (such as per week or per month) in your ad text.
- Provide a prominent opt-in checkbox or other clear mechanism indicating that the user knowingly accepts the price and subscription service. This is required to be on the first page of your site on which users enter personal data, and the user should not be able to proceed without opting in.

#### **Tolled Numbers**

Advertising for 800 and 900 pay per call services must disclose the cost of the call.

### Sweepstakes /Contests / Free Gift Offers ("Prize Promotions")

Prize Promotions may be promoted if the program does not constitute an illegal lottery and otherwise
complies with all applicable laws regulations and other requirements. Such programs include, but are not
limited to, random drawings, trivia contests, word games, spelling bees, essay contests, free gift offer / loyalty
programs, and photography contests. Program advertising must clearly and conspicuously disclose the
material terms and conditions for participation, and must not be false, deceptive or misleading.



### **Tattoos and Body Piercings**

- Depictions of excessive tattoos and body piercings are prohibited.
- The promotion of tattoos, body branding, body piercing, tongue-splitting, or other methods of legal body modification, must be targeted to 18+.

# Telecommunications - Skype Only (Global)

- Telecom is permitted on Skype only if the following conditions are met:
  - Promotion of data plans, especially unlimited data plans, as this is an important "plumbing" service to ensure users use Skype on their mobile devices without fear of data plan changes
  - Promotion of upgrade offers / sales plans to smartphones as the Skype App runs best on these devices from a user experience
  - Promotion of "triple play offers" from landline telecommunications companies (e.g. bundle phone, internet and television packages)
- Telecom is NOT permitted on Skype when the following applies:
  - o Promotion of any calling plan

# Legal, Privacy & Security

# Legal

# Illegal Activity, Questionable or Defamatory Content

- Areas of questionable legality: Microsoft reserves the right to refuse advertising for certain content, products
  and services if the legality or regulatory status of the item is unclear or contains claims that appear
  unquestionably false.
- Defamatory and unlawful content: No illegal content or activity is allowed. Advertisers must comply with all
  applicable laws regulations and other requirements. Specifically, in the US, it is the advertisers' responsibility
  to ensure compliance with all applicable local, state and federal regulations. Microsoft reserves the right to
  refuse an ad or to make exceptions to the policy even if an ad complies with the guidelines.

# **Intellectual Property Rights**

- No infringements or misappropriations of Microsoft or third party intellectual property rights are allowed in advertisements or on landing pages/websites.
- Advertiser's use of a third party logo or intellectual property is included at their own risk. While Microsoft
  assumes the inclusion of any intellectual property, logo, graphic, artwork, audio, film, celebrity or person is
  properly licensed for use by the advertiser, ad creative must be submitted by Advertiser with all necessary
  rights, licenses, consents and clearances for its intended use.
- Use of 3rd party logos or intellectual property including but not limited to 3rd Party technology (plug-ins, sharing features, etc.) must comply with the terms and conditions of that 3rd Party.

### Targeting Children / Minors

- Advertisers must comply with all applicable laws regulations and other requirements.
- In the US content must adhere to the COPPA (The Children's Online Privacy Protection Act) requirements at https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/childrensonlineprivacyprotection-rule.
- Content must adhere to the CARU (Children's Advertising Review Unit) advertising guidelines (U.S. only) at http://www.caru.org.
- In California, U.S., content must adhere to the California Online Privacy Protection Act (CalOPPA).
- In Delaware, U.S., content must adhere to the Delaware Online Privacy and Protection Act.
- Note:



- The aforementioned Acts/Policies are subject to change. Please always review these laws to ensure that you have the most current information.
- CalOPPA. Advertisers cannot serve advertisements in the following categories to California, U.S. residents under the age of 18. If demographic and/or location targeting information is not available, you cannot show the following categories of advertisements. If only location targeting is available, but not demographic targeting to limit the target audience to individuals over the age of 18, an advertiser should refrain from serving these advertisements to anyone in California.
  - Aerosol container of paint that is capable of defacing property; Etching cream that is capable of defacing property
  - Rules/laws for advertisements geared towards children differ between markets. Please work with your local LCA contact to determine if a specific advertisement is approved to run.
  - Ads prompting for personally identifiable information are not allowed.

# **Promotion of Third Party Products and Services**

- Advertisers offering services or otherwise promoting a third party product may not claim affiliation with the owner or manufacturer of the product when no such relationship exists.
- Advertisers may not state or imply that they are the owner of a product or service when this is not the case, and must disclose when the product or service may also be available somewhere else (by the owner for example).
- Advertisers must be accurate when describing their relationship with the owner of a product or service (for example if they are authorized distributors).
- Brands, logos etc. may not be used deceptively, either in ad copy or website, in a way that tends to suggest
  that the site, product or service is owned, managed, promoted or endorsed by the owner of the product or
  service, unless a qualified relationship exists (parent-affiliate, certified partners, authorized resellers etc.).
  - Certified partners and resellers must comply with the requirements of the certification program, including brand usage guidelines, and may not misuse their certification credentials for the purpose of misrepresenting affiliation or endorsement, or otherwise conveying legitimacy to their sites and offers for deceptive purposes.
- Advertisers may not use misleading display or destination URLs or domains.
- All sites must provide access to contact information, such as a valid phone number, email, contact form or mailing address.
- Advertisers must not claim to provide a service that can only be provided by the actual owner of the products or service advertised. For example, a third party may not claim to be able to reset email passwords.
- The fulfillment of the original customer's request, as advertised in ad copy, must not be made conditional to the provision or purchase of other products or services. Other products or services may be promoted on the website, but they must be clearly identified as such, and it must be easy for the user to decline them.
- All disclosures and statements required by this policy must be made available in close proximity to the offer, and must be clear, conspicuous and legible.

# Truth in Advertising

- All advertising must follow FTC requirements for truth in advertising. Refer to FTC guidelines for details
- According to the FTC, truth in advertising rules, companies must support their advertising claims with solid proof. All advertising must have proof to back up express and implied claims that consumers take from an ad. Additionally, under the FTC, all advertising must be truthful and non-deceptive and advertisements cannot be unfair



According to the FTC's <u>Deception Policy Statement</u>, an ad is deceptive if it contains a statement - or omits information – that is likely to mislead consumers acting reasonably under the circumstances; and is "material" - that is, important to a consumer's decision to buy or use the product.

#### Privacy

# Flash Cookies & LSOs

Companies must not include LSOs in their creative submitted to Microsoft where such LSOs are used to collect
information for online advertising purposes. LSOs may continue to be used for settings management purposes
(such as user preferences and age verification).

### Online Behavioral Advertising Self-Regulation Requirement (United States, Europe and Canada)

- Areas Advertisers that are participating in Online Behavioral Advertising (OBA) practices are responsible for complying with the OBA self-regulation principles. It is assumed that if you are participating in OBA practices you are following the self-regulation principles.
- Additional background information:
  - United States (Effective date: November2011):
    - What is AdChoices? Cross industry self-regulatory program for online behavioral advertising was developed by IAB, 4As, ANA, DMA, BBB and others to create principles across online advertising ecosystem. The self-regulatory program is based on seven self-regulatory principles for online behavioral advertising. The Transparency principle was created to provide more disclosure to end users through the use of an AdChoices notification in or around an online advertisement. The OBA self-regulation principles can be found here: http://www.aboutads.info/principles/
    - Policy Rationale: Microsoft supports these Principles in order to support enhanced transparency and consumer control for end users. IAB, 4As, NAI, DMA, BBB, AAF and ANA recommend that their members comply with these Principles. If you are using Microsoft as a first party ad server to serve your creative, Microsoft will overlay the AdChoices icon on your creative and/or display AdChoices icon around ad placements on Microsoft's own sites.
  - Europe (Effective Date: April 2012):
    - For more information please refer to <a href="Online Behavioural Advertising Framework">Online Behavioural Advertising Framework</a> or to <a href="http://www.youronlinechoices.com/">http://www.youronlinechoices.com/</a> site to learn more about application of the Principles.
  - o Canada (Effective Date: October 2013):
    - For more information please refer to Privacy and Online Behavioral Advertising Guidelines

### Privacy and PII

- Cookies may not be set on the MSN/Microsoft network except by parties with a third party ad serving agreement and in compliance with CAP (Also see Microsoft's TPAS section).
- Privacy Guidelines specific to Personally Identifiable Information (PII):
  - o No MSN/Microsoft user PII data will be passed to a third party for targeting purpose(s).
  - No MSN/Microsoft user PII data can be scraped and used within any advertising experience on or off MSN/Microsoft.
  - Advertiser/Agency cannot scrape end-user PII data. PII data input opportunities can be presented to users within advertising experiences only after user action (i.e. click). Non-user initiated ad experiences (i.e. an Over the Page ad) and/or user initiated mouse over ad experiences. (i.e. expandable banner ads) cannot request PII input without user explicit action (i.e. Click). The name of the company collecting the personal information must be clearly and prominently identified within the ad unit.



- Landing page requirements:
  - When PII is collected on the landing page, advertisers must include a link to a privacy policy that is applicable to the request for PII.
  - A user must initiate the input option for PII data and explicitly submit any PII data by their own voluntary choice to Microsoft or a third party vendor or advertiser responsible for the advertising experience.
  - o Advertisers must state the purpose for the information being collected.
  - Advertisers who collect PII must be in compliance with the CAN SPAM Act (U.S. only). International laws apply accordingly for all international markets as applicable.

#### Security

### Conversion or Tracking Tags – Data Usage

- Microsoft allows the use of conversion or tracking tags (including Web beacons, conversion tags, tracking tags, 1x1 pixel gifs action tags, spotlight tags, etc.) in creative and on landing pages, as long as the Advertiser/Agency and other third parties complies with the policy below. Any use of conversion or tracking tags outside of the policy must be approved in writing by Microsoft. Advertiser/Agency and third parties are responsible for ensuring any third party with whom they engage also complies with this policy. Any use or disclosure outside of this policy must be approved by Microsoft.
- Not allowed (Note: For purposes of this section, these terms have the following meanings):
  - "Site Data" means any data that is (a) preexisting Microsoft data used by Microsoft in the delivery of an ad; (b) gathered by Microsoft during delivery of an ad or allows identification of Microsoft, including Microsoft sites, brand, content, context or users; or (c) entered by user on the Microsoft Site (except personally identifiable information collected from a user by Microsoft during delivery of an Ad where Microsoft expressly discloses to user that the information is being collected on behalf of Advertiser).
  - o "Performance Data" is data regarding a campaign gathered during delivery of an Ad (e.g., number of impressions, interactions, and header information), but excluding Site Data or IO Details.
  - "IO Details" are details set forth in an IO but only when expressly associated with the applicable party, including, but not limited to, Ad pricing information, Ad description, Ad placement and Ad targeting information.
    - Site Data may not be used by an Advertiser, Agency or third parties to 'Repurpose' user segments.
    - Modification of allowed tags or appending of additional tags or tracking technologies to allowed tags is not allowed without express permission from Microsoft.
    - Tracking tags may not be used as follows:
      - Discover or disclose a "blind site". This is any site on the Microsoft network not disclosed by Microsoft.
      - Reconcile billing or third party reporting except as specifically permitted by Microsoft.
      - Collect or disclose personally identifiable information (PII). For additional detail, refer to section on Privacy.
- Allowed with restrictions
  - Data collected by allowed tracking tags may be used as follows:



- 'Performance Data'. This policy does not place restrictions on the use of performance data, provided it is not tied to any Site Data or IO details.
- 'Site Data' may be used only to report campaign performance for the advertiser identified in the IO; for example, to validate campaign performance (e.g. conversions) as detailed in the IO, unless such campaign is purchased on a blind basis.
- o May be used for frequency management purposes limited to the advertiser specified in the IO.
- o May be used for ad creative rotation for the Advertiser specified in the IO
- Advertisers may utilize the text "MSN, MS" or page group names in the URL for tracking purposes when not part of a domain name (.com) as described above.
- Required Privacy Policy Disclosures:
  - o When Advertiser/Agency inserts an action tag on landing page or within the ad itself
  - Advertiser/Agency is responsible for disclosing the collection, use and sharing of data via the tag in Advertiser/Agency's privacy policy or other prominent location where end users may encounter such tags
  - Tracking by third parties that provide services to Agency/Advertiser (such as tracking responses and conversion) are permitted, provided the third party in question clearly discloses its collection and use of such data in their privacy policy statement on their web site.

### Malware and Security

- Microsoft Ads or landing pages cannot promote or contain viruses, worms, corrupted files, cracks or other
  material that is intended to or may damage or render inoperable software, hardware or security measures of
  Microsoft, any user of MSN.com and/or the Microsoft network of services, or any third party.
- Performance Impact: General impact on performance, reliability, and quality of the user's computing experience (e.g., slow computer performance, reduced productivity, corruption of the operating system, or other issues) cannot be impacted.
- Security impact: Cannot have a negative impact on the security of the user's computer or attempt to circumvent or disable security, including but not limited to evidence of malicious behaviors.

### Software and Downloads

• Advertisers should strive to ensure a positive download experience to end users, including clearly identifying the software that is being installed, its source, articulating the effects on the user's browser settings, operating system etc., and allowing easy uninstall.

# • Freeware & Shareware

- Content that facilitates and/or promotes, whether directly or indirectly, the sale or use of software whose purpose is to collect demographic and usage information from a user's computer without the user's express consent is strictly prohibited. Includes:
  - Performs hidden activities: Sneaks onto a user's system and performs activities hidden to the user.
  - Privacy: Issues in collecting, using, and communicating the user's personal information and behaviors without explicit consent.
  - Security: Negative impact on the security of the user's computer or attempts to circumvent or disable security, including but not limited to evidence of malicious behaviors.
  - Performance Impact: General impact on performance, reliability, and quality of the user's computing experience (e.g., slow computer performance, reduced productivity, corruption of the operating system, or other issues).

### Disallowed behaviors



- Software must not include viruses, malware, spyware (including recording actions performed on the
  user's device such as keystroke logging), or self-installing programs, must not perform activities that
  are hidden to the user, and must not be designed to circumvent or impair spam filters.
- Downloads must not alter, reconfigure or disable existing software installed on the user's device without clear disclosure to users before install.
- Dialing a phone number, or connecting remotely to another device or system is not allowed.
- Alerts or other technologies must not attempt to mislead users into believing something is wrong with their device that needs fixing when this is not the case (i.e. scareware).
- o Software should be available on the website as advertised in ad copy.
  - If the ad copy promotes "latest version, free" of a download, users must be able to download the latest version of the software from the website at no cost, and without the need to download any additional software (either for payment or free).
- Advertisers must not require a signup or cellular phone number as a condition of a free download.
- Cloaking behaviors or technology is not allowed.
- Software may not replace or add to the web page by injecting content from a source with which the site owner does not have an affiliation.

#### Disclosures

- All relevant information must be disclosed to end users before install, including but not limited to:
  - Origin and scope of the download, including where the download originates if it originates from a different domain.
  - All software that is included in the download
  - Actions and effects that the software will have on the user's device and settings, including changes to the search providers, autocomplete, homepages, local file systems and other configurations and user's settings
  - Alteration of existing software on the user's device
  - Any variations from the official software
  - Software uninstall information.
  - All disclosures and statements required by this policy must be made available in close proximity to the offer, and must be clear, conspicuous and legible.

### Uninstall functionality

- Any software download must include an uninstall function in the Programs and Features or Add/Remove Programs control panel, in the start menu or the operating system's default removal method.
  - The uninstall process must not be difficult, confusing or made conditional to payments, subscriptions, other downloads etc.
  - The uninstall process must be complete and permanent for each software download. No traces of the specific uninstalled software can remain on the user's device.

# Bundling functionality

- In addition to the above:
  - All software that is included in the download must be disclosed
  - Advertisers must not alter advertised software or bundles (for example by injecting code into the bundle).
  - End users must be presented an option to easily decline each individual software within the bundle.
  - Installer and bundles must not crash or freeze programs or the device.
  - Chained bundlers (bundle within a bundle) are not allowed.



- Undisclosed files that are unnecessary or unrelated to the software being installed must not be delivered.
- Changes to user's device and settings, including changes to the search providers, homepages, local file systems and other configurations and user's settings should generally be easily reversible without negative impact.
- The bundle must contain offers.