

Advertising Compliance

Business Vision Academy · affiliate program
Document 6.1

Not legal advice. Have the affiliate agreement and any income-related claim reviewed by a lawyer familiar with US advertising and consumer protection law before publication.

A. Absolute prohibitions

Any of these results in commission being withheld and removal from the program.

#	Prohibited	Basis
1	Income, earnings or ROI claims	FTC Act §5, ClickBank ToS
2	Guarantees of employment, promotion or salary	FTC Act §5
3	A price without its full structure — "\$28" alone on a recurring product	ROSCA, FTC negative-option guidance, ClickBank ToS
4	Missing or buried affiliate disclosure	FTC 16 CFR Part 255
5	Brand bidding — the brand name, variants, misspellings	Affiliate agreement
6	Impersonating the vendor — sender name, domain, logo	Trademark law
7	Purchased lists, scraped addresses, spam	CAN-SPAM 15 U.S.C. §7701
8	Fabricated testimonials or invented customer stories	FTC 16 CFR Part 465
9	Countdowns or deadlines that are not real	FTC Act §5
10	Cookie stuffing, forced clicks, hidden iframes	ClickBank ToS
11	Implying accreditation or certification that does not exist	FTC, state education law
12	Targeting under-18 audiences	COPPA, platform policy
13	Medical, financial or legal outcome claims	FTC Act §5

B. Price presentation — exact wording

Recurring products with incomplete pricing are the most commonly caught violation in affiliate marketing, because it is trivially detectable.

Acceptable

```
$28 a month for ten months. $280 total.
10 payments of $28. Permanent access after the tenth payment.
$28/month × 10 – then it's yours permanently
Ten monthly payments of $28 ($280 in total)
$260 once, or ten payments of $47 ($470 total)
```

Not acceptable

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"$28"           – no payment count
"Just $28!"      – implies one payment
"From $28"       – implies a cheaper tier that doesn't exist
"$28/mo"         – implies an open-ended subscription
"Only $28 for lifetime access" – false: permanent access follows payment ten
```

Practical test: if a reader cannot tell from the price how much they will pay in total and over how many months, the wording is non-compliant.

C. Disclosure — placement, not just presence

FTC requires disclosure to be clear, conspicuous, and **before** the endorsement. A footer-only disclosure has been an enforcement target for years.

Ready-to-use wording

Short (social, pin descriptions, X)

```
#ad · #affiliate · Paid partnership
```

Medium (email, YouTube description)

```
Disclosure: this is an affiliate link. If you buy through it, I earn a  
commission at no additional cost to you.
```

Full (landing page, blog)

```
Advertising disclosure: this page is operated by an independent affiliate  
of Business Vision Academy. If you make a purchase through a link on this  
page, the operator of this page earns a commission at no additional cost  
to you. This is not the official product page and was not written by the  
vendor.
```

Spoken (video)

```
Quick disclosure before I start – the link in the description is an  
affiliate link, so I earn a commission if you buy through it.
```

Required placement

Channel	Where
Landing page	Above the first link and in the footer
Email	In the body, adjacent to the link
YouTube	Description and spoken in the video
TikTok / Reels	In the caption, not only the bio
Reddit / Quora	In the post or answer body
Pinterest	In the pin description
LinkedIn / X	In the post itself

Bio-only disclosure is non-compliant on every platform listed.

D. Testimonials and success stories

If any customer story, name or figure is used anywhere in the funnel, all five of the following must be true:

1. The person exists and genuinely achieved the stated result
2. Written consent exists for the use of their name, image and result
3. Documentary evidence supports the stated figures
4. The **typical** result is stated alongside the exceptional one
5. Documentation is retained for the publication period plus three years

Since 2023, "results not typical" alone is insufficient. The FTC requires the actual typical result to be disclosed next to the exceptional claim.

Open items for the vendor

```
[ ] Do written consents exist for every named person used in marketing?  
[ ] Is there documentation supporting each stated figure?  
[ ] What is the median result for a program participant?  
[ ] Are video testimonials cleared for use by affiliates?
```

Until these are answered, no named testimonial should appear in any affiliate material. The landing pages in this kit deliberately contain none.

E. Standard disclaimer text

Landing page footer — results

```
Results vary from person to person and depend on the time and effort  
applied. Nothing on this page is a guarantee of employment, promotion,  
salary, income or any other outcome. Completing this program is not a  
professional qualification or an accreditation.
```

Landing page footer — pricing

```
The subscription option is ten monthly payments of $28 ($280 in total),  
after which access is permanent. The one-time option is a single payment  
of $134. Full terms, billing details and the refund policy are shown at  
checkout before you pay.
```

Affiliate-facing page — commissions

```
Commission figures describe the maximum payable when every step of the  
funnel is accepted and every scheduled payment clears. They are not a  
projection of what any affiliate will earn. Individual results depend on  
traffic, creative, audience and refund rate. No earnings guarantee is made.
```

First-person account pages (v2-story)

The account on this page is illustrative and describes a general experience with this category of tools. It is not a testimonial from a named customer and is not a claim about typical results.

F. Platform rules that catch this offer specifically

Meta — personal attributes

The rule that rejects most affiliate education ads. You may not assert or imply knowledge of a viewer's characteristics, including employment status or difficulties.

```
REJECTED "Are you falling behind at work?"
REJECTED "Worried AI will take your job?"
APPROVED "The people getting promoted this year learned one thing first."
APPROVED "Most people at most companies are quietly pretending to know this."
```

Third-person framing is the fix. Every angle in this kit touching employment is written that way already.

Google — unrealistic expectations

```
REJECTED "Get hired in 30 days"
REJECTED "Guaranteed AI certification"
APPROVED "21 courses, beginner to advanced, no coding"
```

TikTok

Income claims are prohibited outright. Prices must be complete. Before/after framing implying a guaranteed outcome is prohibited. Raw affiliate links are blocked.

Email — CAN-SPAM

Working unsubscribe, physical postal address, truthful subject line, honest header information. Sender must be the affiliate, never the vendor.

G. Consequences — for the affiliate agreement

Violations result in one or more of the following, at our discretion and without prior notice:

- withholding of unpaid commission
- reversal of paid commission on affected transactions
- removal from the affiliate program
- reporting to ClickBank
- referral to legal counsel where trademark or consumer protection law has been breached

Assets used unmodified from the official campaign kit are pre-approved. Any claim you write yourself about income, results, guarantees or outcomes must be approved in writing before it goes live.

H. Pre-launch checklist

Place this on the affiliate link generator as a required step.

```
[ ] Disclosure visible above the first link
[ ] Full price structure stated ("$28 a month for ten months, $280 total")
[ ] No income, employment, promotion or salary claims
[ ] No fabricated testimonials or customer stories
[ ] No implied accreditation or certification
[ ] No countdown or deadline that isn't real
[ ] Not bidding on the brand name or its variants
[ ] Sender name and site identity are mine, not the vendor's
[ ] Bridge page used where the platform requires it
[ ] Email: unsubscribe link and physical address present
[ ] Landing page has privacy policy, terms and a contact address
[ ] No {{VENDOR: ...}} markers left anywhere on a live page
[ ] tid parameter set per the tracking convention
```