



GLOBAL INFLUENCER COMPLIANCE CHECKLIST

Paid advertising, commissions, discounts, referral codes, gifts and partnership content - a worldwide baseline.

GLOBAL BASELINE NON-NEGOTIABLE

If you receive commission, payment, free access, a discount, gifts or another benefit connected with My Money Planner, make the commercial relationship unmistakably clear. Your disclosure must be easy to notice, understand and compliant in every market your content targets or is reasonably expected to reach.

8 CHECKS THAT PREVENT MOST COMPLIANCE PROBLEMS

Before you post

1

Know which markets you reach

Consider where your audience is based, where the content is targeted and where it may reasonably reach consumers.

2

Disclose the material connection

Commission, payments, discounts, free access, gifts or other benefits can require disclosure. Do not assume followers already know.

3

Make disclosure impossible to miss

Put it with the endorsement, at or before the first interaction. Do not hide it after "See more", in a profile, among hashtags or in tiny text.

4

Use language your audience understands

Use plain, unambiguous wording for the audience and market. "Ad" may work in many English contexts; local rules may require different wording.

5

A promotion code is not disclosure

A referral link, discount code, brand tag or coupon does not explain that you may earn commission. Add the required commercial disclosure.

6

Use platform tools - but not alone

Use paid-partnership or branded-content tools where required. Platform labels help, but they do not automatically satisfy every local rule.

7

Tell the truth - no invented results

Only make claims you can support. Do not invent reviews, testimonials, user numbers, savings or outcomes. Your endorsement must be genuine.

8

Describe the offer exactly

Use the current code and discount shown in your dashboard. Google Play controls eligibility, local price, tax, currency, trial and checkout.

EXAMPLES - NOT A COMPLETE WORLDWIDE LIST

Market reminders

UNITED STATES

FTC: clearly disclose material connections with an endorsement. U.S. rules can also apply to foreign posts expected to affect U.S. consumers.

EU / EEA

Brand partnerships and affiliate marketing must be disclosed. National authorities can add local requirements.

UNITED KINGDOM

Make paid or incentivised content obvious from the first interaction; clear upfront Ad / Advert wording is commonly recommended.

CANADA + ELSEWHERE

Canada expects clear disclosure of material connections such as commissions and discounts. Elsewhere, check local regulator and platform rules.

LOCAL WORDING MAY DIFFER Use the wording, placement and frequency required for the audience and market you are targeting. Never rely only on a promotion code, profile disclosure or vague abbreviation.

PLACE THE DISCLOSURE WHERE PEOPLE ACTUALLY EXPERIENCE THE PROMOTION

Format-by-format check

Instagram / Facebook	Put the disclosure before caption truncation. For Reels/video, make the commercial relationship clear from the start and use the platform partnership tool where applicable.
TikTok / Reels / Shorts	Show a clear disclosure from the beginning. Make on-screen wording readable and use audio disclosure too where applicable rules expect it.
Stories / carousels	Put a clear disclosure on each promotional frame/card that can be viewed independently. Keep it away from UI overlays and use strong contrast.
YouTube / long video	Make the commercial relationship clear at the start and in the video itself. Use YouTube's paid-promotion tool and any additional wording required by the target market.
X / short text	Keep disclosure at or very near the start and within the endorsement itself. Do not bury it in hashtags or rely on the promotion code.
Podcast / livestream	State the paid/commission relationship clearly at the beginning. For long live/audio content, repeat it at reasonable intervals so later joiners do not miss it.

KEEP A CLEAN COMPLIANCE TRAIL

After you post

9

Log the promotion within 24 hours

Submit the live URL or content reference within 24 hours. For disappearing content, keep a screenshot or recording.

10

Fix problems quickly

If asked to correct, relabel, pause or remove content, act promptly and normally within 24 hours, or sooner where legally required.

11

Keep evidence and cooperate

Keep copies of significant promotions and disclosures. Provide reasonable evidence and cooperate with reviews or regulatory enquiries.

12

Know the consequences

Affected commission can be held while investigated. Serious or repeated breaches can lead to non-payment, suspension or termination.

DO THIS IMMEDIATELY BEFORE PUBLISHING

30-second global pre-publish check

- ☐ I considered the countries/markets this content targets or is likely to reach.
- ☐ The commercial relationship is clearly disclosed in language my audience understands.
- ☐ The disclosure is visible before "more" / scrolling and is not obscured by platform UI.
- ☐ The platform paid-partnership / branded-content setting is on where required.
- ☐ My promotion code, discount and subscription details match my current dashboard and Google Play.
- ☐ My claims are truthful, supportable and do not promise savings, returns or financial outcomes.
- ☐ This post/video/frame is compliant on its own without relying on my bio or previous posts.
- ☐ I will log the content in the Influencer Compliance Log within 24 hours.

IMPORTANT

This checklist is a global baseline, not legal advice or a legal safe harbour. Advertising, consumer-protection, tax, privacy and platform rules differ by jurisdiction. If local rules are stricter or require specific wording/placement, follow those requirements. The full Influencer Programme Terms & Conditions control.