

<b>Subject: Fair Advertising Policy</b>	Original Issue Date: 03.05.2022	Version.: 1.0
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**HOME FIRST FINANCE COMPANY INDIA LIMITED**  
**(‘Home First’)**

**FAIR ADVERTISING POLICY**

## **Overview**

We believe in creating a very transparent customer experience and all our policies are also customer-centric. We ensure that all communication including advertisements and promotional material including but not limited to leaflets, stickers, posters, banners, billboards, GDN Ads and social media posts, etc are clear and factual, and not misleading in any way. We are honest about the products and services that we promote, and avoid content that may mislead or offend our customers.

## **Applicability:**

This policy shall be applicable to all the products and services offered from all the physical/satellite locations of HomeFirst i.e. Branch, and Head Office, applicable to all forms of advertisement including brand advertising, consumer communications, promotions initiated by the Company conducted either through physical meet, telephonically, on the internet or by any other method.

## **General Communication and Creative Guidelines**

Clean and simple is what we aim for all our creatives. We ensure our ads have a consistent look and feel and are relevant for a better customer experience. The brand name / logo / mascot is clearly visible and legible in every ad to ensure customers can easily identify HomeFirst. We avoid using low-quality images that may be blurry, distorted, pixelated, smudged, or stretched. Also, overcrowding a creative with too many images or visual objects is avoided.

In any promotional literature that talks about our products and service and includes any reference to the interest rates, the literature indicates all the fees and charges that are applicable, and other details along with the relevant terms and conditions are available on request. Clear communication on any changes made to the interest rates, fees, charges, etc are available on the company websites, as notice/memo in our branches, through telephones, toll-free help-lines, and SMS, through designated staff/helpdesk or providing service guide/tariff schedule.

Communication on various features of the products, promotional offers, etc may only be communicated to customers if he/she/they has/ have given his/her/their consent to receive such information/service either by mail or by registering for the same on the website or on customer service number.

In any advertising in any media and promotional literature that draws attention to a service or product and includes a reference to an interest rate, we shall also indicate whether other fees and charges shall apply and that full details of the relevant terms and conditions are available on request or on the website.

## **Core Principles:**

- We use clear marketing communications that do not mislead consumers by means of implications or omissions.
- Our advertisements do not infringe the intellectual property, privacy, publicity, or other legal rights of any person or entity.
- Advertisements including false information, inaccurate testimonials, provoking statements are prohibited.
- We will not selectively disclose any material non-public information with respect to details of the product or company.
- We will be particularly vigilant when making presentations or proposals to customers to ensure that our presentations do not contain material non-public information.
- HomeFirst prohibits content that advocates or demeans a religion. Ads may contain references to a specific religion or faith in a historical or fictional context if the primary purpose is to educate or entertain.
- Ads must not feature overtly sexual imagery or any sexually provocative images and references.

## **HomeFirst Brand Elements**

### **Logo Usage**

### **Brand Mascot**

To keep up with the promise of being a guide to our customers we have created a brand mascot named “NAOL” - No Anxiety On Loans. We often use him in our communication to create a differentiation. He usually has different avatars depending on the ad copy and the creative requirement.

“NAOL” stands for No Anxiety On Loans.

Typography:

Primary - Eras font family

Secondary – Roboto / Calibri / Arial

Colour Palette

C:90 M:50 Y:0 K:0

C:80 M:0 Y:55 K:0

C: 0 M:30 Y:90 K:0

### **Advertising Copy**

Ad copy must be clean, easy to understand, grammatically correct, and professional. Usage of regional language in the ad copy to keep things relevant for our customers. Misspellings, grammatical errors, random capitalization, and improper punctuation should be avoided. When free products or services, special offers, discounts, etc have been promoted the terms and conditions are indicated in the ad copy. The CTA portion of the ad that prompts customers to take a suggested action is also clear and direct and without any exclamation marks.

Customer reviews/testimonials that are used across media and different creatives are genuine and not induced or paid.

### **Compliance**

HomeFirst will not, in respect to the advertisement and marketing activities, act in any way contrary to any laws, regulations, orders of the laws of India or industry standards in each geographical area where the ads appear. The content is appropriate for a general audience and our ads comply with such applicable laws by ensuring that advertisements are not offensive to generally accepted standards of public decency.

### **Raising a Concern**

In the event of receipt of any complaint regarding the violation of this Code, appropriate steps shall be initiated to investigate and to handle the complaint/grievance.

As part of compliance programs, all individuals are encouraged to report any instances of marketing or advertising that violate the elements stated in this Policy. Interested parties can raise their potential grievances by putting a mail to Gaurav Mohta, Chief Marketing Officer at [gaurav.mohta@homefirstindia.com](mailto:gaurav.mohta@homefirstindia.com)

We may run pilot ads campaigns.

We reserve the right to change our ads policies at any time without notice.