



Card Name: Reflex Mastercard® Credit Card
Tracking Link and Commission: In email
Commission Points: On Approval
Reporting: Real-time via pixel (post back preferred)

Abuse Policy: Any violation(s) of the following conditions may cause iCommissions to remove the offending Publisher from this program and withhold payments for outstanding approvals. Furthermore, abuse of this policy is grounds for immediate termination.

Approved Marketing Methods:

Display

Card Comparison Banners Thank You Pages Articles/Reviews Text

Content

Email

Internal Newsletter

Pop

Redirect Path Push Notification

Search

Paid Search

Network Distribution

Site Listings 3rd Party Email

General Campaign Terms & Conditions:

- Campaigns may only be marketed through approved methods specific to campaign. The following are forbidden: face-to-face marketing, event marketing, incentivized traffic, and lead capture on publisher's site.
- Publisher must use campaign specific creative.
- Publishers desiring to create publisher specific creative, must submit and gain approval from iCommissions prior to driving traffic through it.
- Publisher sites must be approved prior to listing campaigns and source ID's must be passed through for compliance purposes.
- Potential sites should be high quality and not contain adult material, promote gambling or other illegal activity, internet abuse or Spyware. They must be U.S. targeted and written in English.
- Card comparison sites must include an advertiser disclaimer which states that they are compensated for campaigns listed on their site.
- Sites must contain a privacy policy.
- If email is allowed, publisher must use compliant, approved creative and abide by the CAN-SPAM Act of 2003.
- Email publishers must remain in suppression compliance or risk termination from campaign.
- Email publishers must allow list seeding.
- Network distribution is prohibited unless specifically approved by iCommissions.
- If allowed to distribute through their network, Publisher agrees to provide a listing of placements for compliance purposes.
- Written consent is required before publishing any material or offline advertising that makes references to any programs or trademarks promoted by iCommissions. This restriction includes, but is not limited to, offline press releases, online press releases, print ads, radio ads, and any listing on websites that are not pre-approved.

Search Engine Marketing (Trademark or Brand Term bidding) Requirements:



Publishers are strictly prohibited from bidding on any Reflex Mastercard® brand / trademark terms and domain names, including misspellings, on any search engine or other digital media (desktop and mobile), including Google, Yahoo!, MSN, etc. Publishers must include "Reflex Mastercard®" as a negative matched keyword in all paid search campaigns.

Publishers are also prohibited from displaying any Reflex MasterCard® domains as the destination URL in their SEM ad copy for any keyword or as content on any web page. Reflex MasterCard® domains include, but are not limited to: www.reflexcardnow.com, www.yourreflexcard.com and www.continentalfinance.net.

Publishers are also prohibited from including the proceeding terms in any advertisement that links directly to this offer: Building, Rebuilding, Establishing, Guaranteed, Easy Approval, Pre-Approval, Improving, Repair and Restore.

Restrictions:

All placements must have prior bank approval
US Traffic Only

Applicants must be over the age of 18 (19 in Alabama and Nebraska; 21 in Mississippi)

No 3rd party/network distribution allowed on this campaign.

No editing, changing or adding characters is allowed on email content, including but not limited to subject lines suggesting a reply or forward (e.g. "Re:" or "Fw:") message is attached.

Positioning Requirements:

The following marketing language is approved for the promotion of the Reflex Mastercard® Credit Card from Celtic Bank.

Category Suggestions:

Good Credit, Fair Credit, Poor Credit, Bad Credit

Approved Bullet Points:

- See if you're Pre-Qualified with no impact to your credit score
- All credit types welcome to apply
- Up to \$1,000 credit limit doubles up to \$2,000! (Simply make your first 6 monthly minimum payments on time)
- Free access to your Vantage 3.0 score from Experian* (When you sign up for e-statements)
- Monthly reporting to the three major credit bureaus
- Fast and easy application process; results in seconds
- Use your card at locations everywhere Mastercard® is accepted
- Checking Account Required
- Mastercard Zero Fraud Liability Protection (subject to Mastercard guidelines)

Knockout Criteria:

- No residents of Massachusetts, Wisconsin, West Virginia or Colorado
- Yes to checking account
- \$700.00 or less loan amount request
- No to military
- Yes to full time employment
- 2 or more payrolls per month - direct deposit
- >19 years old
- >1 year time at residence
- >20,000 annual income



General Fee Listings

Purchases: Intro APR	N/A	Annual Fee	See Terms*
Balance Transfers: Intro APR	N/A	Credit Needed	Bad/Fair
Regular APR	See Terms*	Processing Fee	See Terms*
Cash Advance APR	See Terms*	Monthly Servicing Fee	See Terms*

Detailed Fee Listings

Credit Card Rates:					
Purchases		Balance Transfers		Cash Advances	
Introductory APR	N/A	Introductory APR	N/A	Introductory APR	N/A
Introductory Period	N/A	Introductory Period	N/A	Introductory Period	N/A
Ongoing APR	See Terms*	Ongoing APR	N/A	Ongoing APR	See Terms*
Default APR	See Terms*	Default APR	N/A	Default APR	See Terms*
Minimum Grace Period	See Terms*	Minimum Grace Period	N/A	Minimum Grace Period	See Terms*
Minimum Finance Charge	See Terms*	Minimum Finance Charge	N/A	Minimum Finance Charge	See Terms*
Credit Card Transaction Fees:					
Balance Transfer Fees		Cash Advance Fees		Foreign Transaction Fees	
Minimum	N/A	Minimum	See Terms*	Minimum	See Terms*
Fee Rate	N/A	Fee Rate	See Terms*	Fee Rate	See Terms*
Maximum	N/A	Maximum	See Terms*	Maximum	See Terms*
Credit Card Other Fees					
Initial Fees		Maintenance Fees		Penalty Fees	



Application Fee Processing	N/A	Annual Fee	See Terms*	Late Payment Fee	See Terms*
Card Art:					