

October 29, 2020

Welcome

The Native Advertising Creative Acceptance Policy is designed to ensure consistently high standards of native advertising across all Microsoft properties worldwide. 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 native ad standards worldwide.

Policy Overview

The Native Creative Acceptance Policy applies to native 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 native advertising/advertisers; (ii) make exceptions to this policy on a case-by-case basis; and (iii) make changes or add to this policy.

Microsoft reserves the right to:

- Review or request changes to any native advertisement;
- Accept, modify, or reject, at any time, any native advertisement at its sole discretion for any other reason;
- Modify or set age targeting as appropriate for ads that promote, for example, alcohol, weight loss products or services, lingerie, dating sites, birth control, sexual health products, prescription products, tanning salons, body branding, piercing, and tattoos, and some rated entertainment.
- Modify these guidelines at any time without notice.
- Microsoft specifically reserves the right to reject, at any time, any advertising deemed by Microsoft to be:
 - Misleading, deceptive, false, outdated, or untrue;
 - Promote or glorify violence, crime, obscenity, the use of weapons, or to provide instructions on how to "get away" with unlawful activity;
 - Stereotype, inaccurately portray or attack an individual or group on the basis of age, color, national origin, race, religion, sex, sexual orientation or handicap;
 - Be offensive or disturbing to the publisher's users, or likely to cause outrage or, general disapproval;
 - Portray minors (or persons who appear to be underage) in a manner that is sexually suggestive or otherwise age-inappropriate;
 - On behalf of, or which promotes, Microsoft competitors.
 - On behalf of, or which promotes, products, services or activities contrary to Microsoft's competitive position or interests.

Immediate Removal Criteria

The following section lists policy violations that will result in a native placement's immediate removal from the network. Removal criteria are global unless called out to a specific market.

All Microsoft properties

Global restrictions for all Microsoft publisher/sites:

- Broken or blank creative

- Causing degradation of site performance (ex: excessive animation, file weights, flashing or strobing)
- Misleading or sensationalized messaging, content, or images
- Display headlines that don't match the content and images on actual landing page
- Illegal materials or content
- Morally reprehensible (patently offensive and/or without redeeming social value)
- Inappropriate content (ex. language, violence, adult, nudity, racy, etc.)
- Sensitive content based on news topics promoted on a Microsoft property such as MSN (ex. tragedies, natural disasters, shootings, 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 policy violations

Specific Publisher Restrictions

Native 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 policy, and/or as otherwise applicable.

MSN/Microsoft News:

- The ad and corresponding landing page should match the language of the market where the ad appears, as reflected in the market's site domain. For example, ads appearing on MSN France should be in the French language; ads on MSN Mexico should be in Spanish language. Ads must also comply with local country language regulations.

Outlook.com:

- Non-Microsoft messenger/mail client or services
- Dating is prohibited.

Skype and Xbox:

- Native ads are not supported. Please see the Display Creative Acceptant Policy (CAP) for additional information.

NCAP Policy Updates

For routine policy guideline updates, native advertisers have 3 business days from the update announcement to prepare for policy changes and to revise creative already live on Microsoft publishers.

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 NCAP team to all stakeholders. Under these circumstances, every effort is made to mitigate any unnecessary business interruption.

Contents

Welcome.....	1
Policy Overview	1
Immediate Removal Criteria.....	1
All Microsoft properties.....	1
Specific Publisher Restrictions.....	2
MSN/Microsoft News:	2
Outlook.com:	2
Skype and Xbox:.....	2
NCAP Policy Updates	2
Style & Design Guidelines	6
Animation	6
Audio.....	6
Video.....	6
Native Ad Functionality	6
Adherence to Editorial Guidelines.....	6
Landing Pages	6
Borders	7
Technical Specs.....	7
General Headline Text Guidelines	7
General Creative Imagery Guidelines	7
Personalization Ad Techniques.....	8
Relevance and Design.....	8
Disallowed Native Ad Copy & Image Content	8
Microsoft Competitive Claims	8
Hate Speech & Demographic Targeting.....	8
Misleading Messaging, Content or Images.....	9
Nudity or Sexually Suggestive.....	9
Offensive Content.....	9
Suffering & Violence	9
Prohibited Advertising Categories	9
Abortion.....	9
Adult Content	9
Anti-virus	10
Background Searches / Arrest Records.....	10

Chain Letters or Pyramid Schemes	10
Cryptocurrency	10
Data Resellers	10
Deceptive Products & Services	10
Recreational Drugs and Related Paraphernalia	10
Firearms and weapons.....	11
Fireworks and Explosives	11
Freeware & Shareware	11
Microsoft Competitors (CE)	11
Paid Search	11
Penny Auctions and Stocks	11
Pharmaceuticals	11
Psychics, Tarot Readings, Fortune Tellers.....	11
Religious Content.....	11
Sensitive Advertising.....	12
Sexual Enhancement Products	12
Solicitation of Funds/Fundraising	12
Spy Cams or Surveillance Equipment	12
Tobacco Products	12
Trafficking or Exploitation.....	12
Restricted Advertising Categories.....	12
Alcohol	12
Beauty & Cosmetics	13
Controversial Content.....	13
Credit Report Advisors.....	13
Dating / Personals.....	13
Entertainment Media: Gaming, Television, Movie, and Music Promotion	14
Financial products and services	14
Gambling and Lotteries	15
Government Products and Services.....	15
Health care: Health-related Products & Services	16
Non-prescription medications, over the counter (OTC), and health supplements	16
Personal Hygiene	16
Political	17
Public Service Announcements (PSAs) and Awareness Campaigns	17

Software Download Products / Services (Freeware & Shareware)	17
Subscription Services	17
Sweepstakes /Contests / Free Gift Offers (“Prize Promotions”)	18
Tattoos and Body Piercings	18
Tolled Numbers	18
User Acquisition	18
Weight-Loss Products and Services:	18
Legal, Privacy & Security	19
Legal	19
Illegal Activity, Questionable or Defamatory Content	19
Intellectual Property Rights	19
Targeting Children / Minors	19
Promotion of Third-Party Products and Services	20
Truth in Advertising	20
Privacy	20
LSOs	20
Online Behavioral Advertising Self-Regulation Requirement (United States, Europe and Canada)	20
Privacy and PII	21
Security	21
Conversion or Tracking Tags – Data Usage	21
Malware and Security	22
Software and Downloads	23
Appendix – Country Restrictions	24
Alcohol	24
Financial products and services	24
Gambling and Lotteries	26
Health Care and Weight-Loss Products and Services	29
Political	31

Style & Design Guidelines

Animation

- Animation allowed on native advertisements only in the Cinemagraph animated format.

Audio

- Audio experiences are allowed only within native video ad units, with preapproval from NCAP. Audio on native video must be 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 native advertiser landing pages that link from native ads must be user initiated.
 - Mute button or toggle so users can re-mute must be present.

Video

- Native streaming video ads must have user-initiated sound and motion controls. Native video ads are not allowed on any homepage, new tab page or default home page experience.

Native Ad Functionality

- Use of the following is **strictly prohibited**:
 - Functionality that is not predictive or does not display an expected experience/outcome.
 - Any element designed to generate a click without relevant information or content at the destination.
 - Appear to make the native ad landing 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, corruption of the operating system, or other issues).

Adherence to Editorial Guidelines

- The native advertiser must be clearly identified in the format appropriate for the native ad served.
- Content on the corresponding landing page must be identified as paid advertising.
- Native advertising must comply with other sections of NCAP. Native ads sourced from the Microsoft Bing Ads platform must also adhere to [Bing Ads policies](#).
- Content on corresponding landing page must be accurate, up to date, and of high quality and taste.

Landing Pages

- 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**.
- Landing pages that appear as editorial cannot include disclaimer language such as Breaking News, Shocking Discovery, Special Report, Consumer News, Consumer Alerts, etc., at the header of the page.
- Native ads may not contain fake news reports or refer to fake news containing unsubstantiated, unsourced claims.
- Any video that plays on a landing page must have visual indicators to allow user to pause or mute the video. There must also be visual indicators to the user about the video length.
- Native ads must link to a landing page with content that matches the headline on the native ad -- the user should not have to click again (or multiple times) to get to the content referred to in the native ad

headline. If there is a photo gallery on the landing page, the exact topic from the ad headline/image must be within the first five slides of the slideshow on the landing page.

- Advertorial landing pages must be clearly labeled as an Advertisement or Advertorial. The labeling must be at the top of the page; in the same font size as the main font on the advertorial or larger, and in a font color that stands out from the page background.
- If native ads link to a landing page containing paid search ads, the landing page cannot have clickable white space between or around the paid search ads without pre-approval. The only clickable space on a search ad, linking to the advertiser's landing page, should be on the title, description, URLs, and ad extensions.

Borders

- Native 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).

Technical Specs

- SSL (Secure Socket Layer) is required for all native ads on all devices (mobile and web) on Microsoft properties.

General Headline Text Guidelines

- Capitalization
 - Native ads must use proper, grammatically correct capitalization. Titles should be title-cased in English-speaking markets. Titles should be sentence-cased in German-, French-, Spanish-, Italian-, and Dutch-speaking markets. Descriptions must be sentence case.
- Grammar, sentence structure and spelling
 - Spelling and grammar in the native ad title and ad text must be correct, unless incorrect grammar is part of the corporate or product branding, such as Toys 'R Us.
 - Native ads cannot include excessive repetition (such as "free, free, free").
- Punctuation
 - Native ad titles must include logical, correct punctuation; cannot contain repeated and unnecessary punctuation, such as "Is someone looking for you?!?"
 - Native ad titles may not contain exclamation points.
- Symbols
 - The use of all symbols, numbers or letters in native ad titles or body text 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 make native ad appear cluttered
- Numbers – Prices & Percentages
 - Only one price or % allowed per ad. This includes discounts and price reductions.

General Creative Imagery Guidelines

- Images must not contain headlines or text.
- Imagery within the native ad must be high quality / high definition.
- Images must be relevant to theme of the product or offering within the native ad.
- Images may not be crude or inappropriate.

- Images may not political or religious in nature.
- Images may not contain symbols or imagery of hate speech.
- Product and Price Images: In native 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.
 - Unacceptable use of product/price imagery would include presenting a bracelet, shoes, tablets, and bed sheets within one ad.
- Images should not be misleading and should be an accurate representation of what is advertised in the ad headline. Example: If a native ad headline is about seeing a celebrity's home that s/he shares with a partner, the ad image should show the celebrity either alone or with that celebrity's real-life partner.
- Images in localized native ad headlines should be reflective of the local area mentioned in ad headline. Example: A localized ad headline that appears in Pennsylvania should not show an image of a desert landscape.

Personalization Ad Techniques

- Native 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 native content; includes the use of stacked, rotated, scrolling or layered images of multiple individuals (including head shots) representing their product. Location personalization is allowed.

Relevance and Design

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

Disallowed Native Ad Copy & Image Content

Microsoft may not accept native ads containing or relating to certain ad copy content; this applies to the native 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 native advertising on Microsoft owned and operated sites, including MSN.
- Content or images that infringe and/or contradict any key Microsoft strategy or initiative are not allowed.
- If your native ad contains competitive claims, make sure that your site, ad title, and ad text all comply with our Intellectual Property Guidelines.

Hate Speech & Demographic Targeting

- Native advertising that facilitates or promotes hate speech is not allowed. This includes content and targeting that is intended to degrade, intimidate, or incite violence or prejudicial action against people based on their race, gender, ethnicity, national origin, religion, sexual orientation, disability, or other differentiating factors.

Misleading Messaging, Content or Images

- Messaging, content, and images may not be misleading or include unsubstantiated claims or endorsements that have the potential to be interpreted as misleading or use sensationalized text. This includes messaging/content that is not related to the product/service being promoted. This also includes messaging/content that is not related to the topics on the landing page site. For example, a native ad about a famous Hollywood celebrity should not link to a site that is about financial content.
- All messaging, content, and images must adhere to FTC requirements and guidelines for truth in advertising. Refer to [FTC guidelines](#) for more details.
 - Native advertisers may be asked to provide third-party substantiation to support certain claims.

Nudity or Sexually Suggestive

- Any sexually suggestive images of children/teenagers/adults (male or female) are not allowed.
- Images focusing on or show cleavage, genitals, buttocks, and female nipples are not allowed.
- Advertisements for underwear and lingerie may be considered with MSN pre-approval.
- Images that may fall into this category must be contextually relevant and related to the product being promoted and not be sexually suggestive (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 Content

- 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

- Native advertising is not allowed that advocates, glorifies or promotes violent activity, rape, torture, cannibalism, human suffering or death, self-harm, violence and/or cruelty against animals or graphic or violent images, such as images showing blood or dismemberment.
- Content that shows guns pointed at the audience is not allowed.

Prohibited Advertising Categories

As part of our commitment to provide the highest quality experience, we may not accept native 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.

Abortion

- Any native advertising about or related to abortion is strictly prohibited.

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, 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.

Anti-virus

- Anti-virus native advertisers are strictly prohibited.

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 without pre-review and approval.

Chain Letters or Pyramid Schemes

- Ponzi schemes, pyramid schemes, or other legally questionable business opportunities, particularly if:
 - 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.

Cryptocurrency

- Anything about or related to cryptocurrency is strictly prohibited.

Data Resellers

- Data resellers: Native advertising that is intended as a mechanism to gather and re-sell personal information is prohibited.

Deceptive Products & Services

- Native advertising is not allowed for products and services whose purpose is to enable users to bypass or deceive a public system, regulation, procedure or individual. This includes:
 - Essay-writing services and prewritten essays.
 - Fake IDs, diplomas, or education transcripts.
 - 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.
 - Beating drug tests: Products that facilitate or promote ways to "beat" a drug test.

Recreational Drugs and Related Paraphernalia

- Native 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. This includes drugs that may be legal or decriminalized in some areas, such as recreational marijuana and medical marijuana.
- Native 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.
- 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 or metal knuckles, or weapons of any kind. This also includes gun or weapon accessories.
- Concealed weapons permits are prohibited.
- Exceptions: Video game native ads may include weapon imagery, so long as they are in compliance with ESRB Guidelines.
- Native ads for movies and TV may include weapon imagery, so long as they are in compliance with the NCAP for adult content and entertainment media.

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 Security and Privacy.

Microsoft Competitors (CE)

- Direct promotion:
 - Native 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 third 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.

Paid Search

- Native advertisers are prohibited from linking ads to landing pages that primarily consist of search links.

Penny Auctions and Stocks

- Penny auctions, also known as bidding fee auctions, and penny stock advertising are not allowed.

Pharmaceuticals

- All pharmaceutical native ads are prohibited.

Psychics, Tarot Readings, Fortune Tellers

- Native advertising for psychics, tarot or fortune telling is prohibited.

Religious Content

- Native 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 native advertising permanently or for a period of time in response to a sensitive tragedy, natural disaster, death or high-profile news event.

Sexual Enhancement Products

- Testosterone boosters and sexual enhancement products, including but not limited to products that promise to increase sex drive or endurance, are prohibited.

Solicitation of Funds/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.
- Crowd sourcing such as GoFundMe or Kickstarter campaigns, for example, are not allowed.

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.

Tobacco Products

- Sale or use of any tobacco products or paraphernalia, included e-cigarettes and other recreational nicotine delivery systems is prohibited.
- Native advertising generally is allowed for products and services that are clearly intended for smoking cessation

Trafficking or Exploitation

- Including but not limited to advocating, glorification of, promotion or facilitation of any exploitation, human trafficking. This includes business models that exploit socio-economic differences, such as “international dating.”

Restricted Advertising Categories

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

Alcohol

- Native 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.
- Native advertising must not glorify or incite the consumption of alcohol.
- All native advertising must contain proper health warnings and responsible drinking messaging either in the ad copy or landing page.
- Targeting minors is not allowed. Native 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.
- **Please see the appendix for country-specific restrictions.**

Beauty & Cosmetics

- Beauty and cosmetic native 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.
- Advertised claims, including visual claims, should not misleadingly exaggerate the effect the cosmetic intervention is capable of achieving.
- Advertisers should not manipulate an image to the point that it goes beyond the look which the cosmetic product alone can achieve.
- Images focused on dermatological conditions are not allowed.
- Medical treatments for cosmetic purposes are not allowed.
- In the US, FTC truth in advertising guidelines must be followed.

Controversial Content

- Some native 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 native ad in its sole discretion at any time.

Credit Report Advisors

- Native 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.
- Native 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

- Relationship-focused sites will be considered with pre-approval
- 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 native ad 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 native 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.
 - 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.

- Native ads cannot include “personalization” or personalized ad messaging and image.
- Guidelines above apply to images of animals and cartoons depictions such as manga.

Entertainment Media: Gaming, Television, Movie, and Music Promotion

- Native ads for movies, television, and music must not contain:
 - 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.
- Must include required ratings and disclosures
 - Movies: All movie trailers must be Green Band (or country equivalent) and include required disclosures or industry self-regulatory 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.
 - Music: All music-related native ads must contain industry self-regulatory ratings and/or disclosures. Native ads for video games must be in compliance with ESRB Guidelines (and other applicable industry self-regulatory guidelines), including placement of ESRB/PEGI ratings prominently on the advertisement in accordance with such guidelines. (Available at: <https://www.esrb.org/publishers/ArcManual.aspx>)
- **ESRB Guidelines:** Video game ads must adhere to the Entertainment Software Rating Board’s Advertising Review Code Manual (“ESRB Guidelines”), available at: <https://www.esrb.org/publishers/ArcManual.aspx>, including but not limited to, prohibiting the following:
- VIOLENCE
 - Graphic and/or excessive depictions or allusions of violence or the use of weapons; blood and/or gore; acts of verbal or physical abuse towards children; violent or degrading behavior towards women; torture or other violent acts towards animals; torture, mutilation, or sadism; violence towards a political or public figure, or acts of arson or fire play
- SEX
 - Allusions or depictions of acts of sexual violence; necrophilia or any other sexual acts; graphic and/or excessive depictions of nudity or sexual situations or ridicule, reference to, or portrayal of individuals with sexually transmitted disease
- ALCOHOL AND DRUGS
 - References to illicit drug use and/or depictions of illicit drugs and any accompanying paraphernalia, or glamorizing, encouraging, and/or depicting the consumption of alcohol and/or drugs
- OFFENSIVE VERBAL OR BODILY EXPRESSIONS
 - Crude and/or offensive language
 - Offensive depictions or ridicule of basic bodily functions
- INSENSITIVITY TO RELIGIOUS BELIEFS OR PHYSICAL/MENTAL DISABILITIES

Financial products and services

- Native advertisers who promote financial products and services must ensure they comply with all applicable local laws and regulatory requirements.
- Native advertising for marijuana or pot stocks is prohibited.
- Short-term loan advertisers, such as payday loans or cash advances, are allowed if the native advertiser complies 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).
- **Please see the appendix for country-specific rules and restrictions.**

Gambling and Lotteries

- Native gambling ad creative must be pre-approved.
- As a native advertiser, it is your responsibility to ensure compliance with all applicable local and national regulations; gambling advertising differs by country and region. Microsoft reserves the right to refuse a native ad or to make exceptions to the policy even if a native ad complies with the guidelines.
- Responsible gaming requirements: Native advertising must not misrepresent or glorify the benefits of gambling or encourage people to play beyond their means.
 - The landing page must prominently show minimum age requirement disclaimer.
 - Landing page must prominently show responsible gambling disclaimers.
 - Information on the odds of winning and prize amounts must be described accurately and must not be misrepresented. Native 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 in any way is not allowed, that includes serving native ads the use of language, themes, expressions, graphic resources, audio or visual elements that may appeal to underage individuals.
- Geo-targeting and age targeting 18+ are required.
- Native ads that are acceptable under one country's policy guidelines might not be acceptable under another.
- **Offline gambling/brick-and-mortar casinos:** Native 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.
- **Lotteries:** Native advertising for government-run lotteries in accordance with local, state, and federal laws and regulations is acceptable.
- **Online gambling:** Native advertising for websites that promote or facilitate, directly or indirectly, online gambling or wagering is allowed only in the countries listed in the appendix with strict adherence to local laws.
- Gambling ads will only be allowed with the following restrictions:
 - 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.
 - 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.
- **Please see the appendix for country-specific rules and restrictions.**

Government Products and Services

- Advertising for products and services offered by the government is only allowed directly from the government. Some examples include, but are not limited to: Passport, Visa, ESTA, birth certificate, change of address, license/registration renewal, carte grise, food stamps/emergency funding, and Social Security.
**For clarity, services that are not provided by the government such as legal services, law firms, accounting, and tax services are permitted.*
- Advertisers may not falsely pose as or claim affiliation with a government agency.
- Websites cannot use methods that make their site appear to be the government through the use of items such as official colors, seals, logos, domain names, etc.

Health care: Health-related Products & Services

- Native 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.
- Native ads for health issues related to body parts or functions, including genital, bowel, or urinary functions, are not allowed.
- Native ads for sensitive health topics such as diseases are only allowed as public service announcements and only with pre-approval.
- Ads and landing pages about fungus, blisters or burns on any body part are not allowed.
- Ads for health procedures are not allowed.

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

- Microsoft restricts native 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 for the product advertised 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.
- For supplements, only native ads for vitamins and minerals are allowed. These ads must lead directly to a product landing page, not editorial content. Other supplements may be considered with preapproval.
- Advertiser landing page 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 or a cross section of organs are generally unacceptable. Microsoft reserves the right to refuse a native ad or to make exceptions to the policy even if a native ad complies with the guidelines.

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+; if native ad format can be targeted: Applies to the following products and services of a personal nature including, but not limited to, douche products, intimate feminine deodorants, pregnancy tests, undergarments, and other products that require sensitivity in presentation. If targeting is not available, these advertising these products are prohibited.
- Targeted to 13+; if native ad format can be targeted: Applies to tampons and sanitary napkins. If targeting is not available, these advertising these products are prohibited.
- 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

Political

- **Political ads and advocacy**
 - Advertising for election-related content, political parties, political candidates, PACs, and ballot measures is not allowed.
 - Fundraising for political candidates, parties, PACs, and ballot measures is not allowed.
 - **Please see the appendix for country-specific rules and restrictions**
- **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.
 - Use of political figures past or present cannot be linked in text or images to political content, sensationalized messaging, hot button issues, or as a way to link historical topics to current issues/events. For example, an ad with the headline “Lowest to Highest Presidential IQs, ranked” with an image of a political figure would not be allowed.
 - Current or recent political figures (including members of Congress, governors and high-profile candidates) may not be shown in images or named in ad headlines.

Public Service Announcements (PSAs) and Awareness Campaigns

- PSAs and other such awareness campaigns (for example: health, education) are generally allowed, if the subject matter and creative content meet all NCAP guidelines, with special attention to our sensitive native advertising policy.

Software Download Products / Services (Freeware & Shareware)

- Microsoft does not allow native advertisements that installs, copies, or automatically downloads programs, without the user’s express consent.
- Virus scan and PC cleaning software products are prohibited unless pre-approved by Microsoft.
- Native 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 native advertising that offers software updates, codec, extensions, or downloads that promise to speed up or improve computer performance will not be allowed.
- Native 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 native 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.

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 native 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+. If targeting is not available, native ad is not allowed.

Tolled Numbers

- Native advertising for 800 and 900 pay-per-call services must disclose the cost of the call.

User Acquisition

- User acquisition ads, ads created with the intention to attract users off of a Microsoft property, are not allowed. Exceptions may be made, with pre-approval, for content partners that promote their own ads on their content that appears on a Microsoft property.

Weight-Loss Products and Services:

- Native ads must disclose that weight loss is achieved as part of healthy reduced-calorie diet and exercise program. Advertising must not claim that a user will lose weight without changing any of their habits.
- 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.
- Claims of results must be realistic and obtainable.
- Advertising including mentions of specific weight loss amounts or the rate of weight loss consumers can expect must comply with the following:
 - 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 must 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.
- **Please see the appendix for country-specific rules and restrictions.**

Legal, Privacy & Security

Legal

Illegal Activity, Questionable or Defamatory Content

- Areas of questionable legality: Microsoft reserves the right to refuse native 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. Native advertisers must comply with all applicable laws regulations and other requirements. Specifically, in the US, it is the native 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.
- Native 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, native ad creative must be submitted by advertiser with all necessary rights, licenses, consents, and clearances for its intended use.
- Use of third-party logos or intellectual property including but not limited to 3rd Party technology (plugins, sharing features, etc.) must comply with the terms and conditions of that 3rd Party.

Targeting Children / Minors

- Native advertisers must comply with all applicable laws regulations and other requirements.
- In the U.S., content must adhere to the COPPA (The Children's Online Privacy Protection Act) requirements at <https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reformproceedings/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. Native 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

- Native 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.
- Native 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.
- Native advertisers must be accurate when describing their relationship with the owner of a product or service.
- Brands, logos etc. may not be used deceptively, either in native ad copy or landing page, 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.
- Native 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.
- Native advertisers must not claim to provide a service that can only be provided by the actual owner of the products or service advertised.
- The fulfillment of the original customer's request, as advertised in native 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 very close to the offer, and must be clear, conspicuous, and legible.

Truth in Advertising

- All native advertising must follow FTC requirements for truth in advertising. Refer to [FTC guidelines](#) for details
- According to the FTC's [Deception Policy Statement](#), 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.
- Native advertising of offers must include the material terms and conditions of the offer including disclosure of associated costs.

Privacy

LSOs

- Companies must not include LSOs (local shared objects) in their native ad 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)

- Native 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:
 - **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/>

- If native ad appears via Oath or AppNexus, the AdChoices regulation guidance applies.
- Europe:
 - For more information please refer to [Online Behavioural Advertising Framework](#) or to <http://www.youronlinechoices.com/> site to learn more about application of the Principles.
- Canada:
 - For more information please refer to [Privacy and Online Behavioral Advertising Guidelines](#)

Privacy and PII

- Cookies may not be set on the Microsoft except by parties with a third-party ad serving agreement and in compliance with this policy document.
- Privacy Guidelines specific to Personally Identifiable Information (PII):
 - No Microsoft user PII data will be passed to a third party for targeting purpose(s).
 - No Microsoft user PII data can be scraped and used within any native advertising experience on or off any Microsoft property.
 - Advertiser/Agency cannot scrape end-user PII data. PII data input opportunities can be presented to users within native advertising experiences only after user action (i.e. click). Non-user initiated ad experiences and/or user-initiated mouse-over-ad experiences 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 native ad unit.
- Landing page requirements:
 - When PII is collected on the landing page, native 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 native advertiser responsible for the advertising experience.
 - 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

- **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).
 - “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.
 - 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.
 - ‘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. impressions) as detailed in the IO, unless such campaign is purchased on a blind basis.
 - Native advertisers may utilize the text such as “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:
 - When native advertiser/agency inserts an action tag on landing page or within the ad itself
 - Native advertiser/agency is responsible for disclosing the collection, use and sharing of data via the tag in native advertiser/agency’s privacy policy or other prominent location where end users may encounter such tags
 - Tracking by third parties that provide services to native advertiser/agency (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 does not allow Malware or Security threats to exist on our publisher pages or advertiser landing pages and will remove the offending ads immediately, without warning, and may take further action to remove advertisers, buyers, or brands from the ecosystem if they are determined to present a security risk to Microsoft or its end users. The following is a list of definitions and activities of Malware and Security threats that will be subject to immediate removal and review include, but is not limited to:

- The ads and/or their landing pages 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.
- The ads or landing pages contain any script intended to mine the user’s PII data.
- Ads that auto-redirect to any location or take a user out of an app or browser.
- Ads that create a pop-up of any kind.
- Ads that include fake virus warnings, software updates or phishing content.
- Direct links to executable files, reinstalls or apps that alter installed software.
- Ads that click to event-tracker links to malicious domains.
- Ads that use any script intended to mine cryptocurrency.
- Ads that initiate auto-dialing a phone number.
- Ads that alter the content or page layout of the publisher
- Ads that have a 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).

- Ads that 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.
- Ads that use any form of Cloaker technology intended to obfuscate any portion of an ad or landing page from scanning, audits, or to any user segment.

Software and Downloads

- Native 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), 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).
 - 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).
 - Native advertisers must not require a signup or cellular phone number as a condition of a free download.
 - Polls, quizzes, and other user response-dependent widgets.
 - 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.
 - Native 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.

Appendix – Country Restrictions

There are country restrictions for some topics that come up in native advertising. You will find topics with country restrictions below.

Alcohol

In addition to the guidelines in the main NCAP, these are the country restrictions for alcohol:

- India, Indonesia, Malaysia, Thailand
 - Native advertising that promotes the online sale of alcohol is not allowed.
- Norway
 - Native advertising that promotes the online sale of products with more than 2.5% alcohol by volume is not allowed.
- Poland
 - Advertising for beer is allowed, no other alcohol may be advertised.
- Vietnam
 - Native advertising that promotes hard alcohol is not allowed.
 - Native advertising for products with 15% or less alcohol, such as beer and wine, is allowed if the associated landing pages do not sell other types of hard alcohol.

Financial products and services

- Argentina, Brazil, Chile and Colombia

- Advertising is prohibited for the sale of credit cards, debit cards, stocks, bonds, securities and other financial items unless this is done by companies duly authorized to do so.
- Hong Kong
 - Advertising for financial products must adhere to local requirements. Advertising for loans must contain the registration number either in the ad copy or on the landing page.
- Malaysia
 - Advertisers may not promote collective investment schemes, insurance products, stock trading. Additionally, all bank products and services must be registered in the market where they are advertised.
- Netherlands
 - Advertisers must comply with all regulations as set out by the Autoriteit Financiële Markten (AFM).
- Philippines, Singapore
 - All bank products and services must be registered in the market where they are advertised.
- Republic of Ireland
 - Advertisers who promote financial products and services and who are based in the Republic of Ireland must be registered with the Financial Regulator.
 - Advertisers who promote financial products and services and who are not based in the Republic of Ireland must have passported authorization from another EU/EEA Member State in order to offer services in the Republic of Ireland and be authorized by the Irish or another EU/EEA Member State.
- United States

Specific policies and restrictions are applicable to all advertising for financial products and services (i.e. banking/investment/money management products and services, loans, mortgage foreclosure prevention/protection, insurance products, etc.). As an advertiser, you are solely responsible for ensuring that your website, advertisements, and advertisement landing pages conform to all applicable federal, state and local laws, regulatory requirements and regulatory guidance.

 - All advertising for financial services and products must include all disclosures required by applicable federal, state and local law. These may include, without limitation: material restrictions on use or availability of the advertised products or services risk factors qualifications fees, costs and expenses implications for non-payment (e.g., fees, collection practices, etc.) genuine and current contact information or physical address (no PO Box) for the business being promoted.

In addition, use in an advertisement of certain terms and conditions (e.g., “2.99% APR” for loan financing) may require disclosure of additional significant terms and conditions in the advertisement relating to the product or service. If permitted by applicable law, all necessary disclosure must at a minimum appear on the advertising landing page. Additionally, advertisements must not in any way harm or endanger Microsoft’s users.

Personal Loans

For all Personal Loans:

- Minimum and maximum period for repayment must be clearly stated.
- The maximum APR must be provided (for purposes of this policy, APR considers all fees associated with the personal loan, including interest, initiation or late fees, or any fees related to the loan).
- The total cost of the loan to the consumer, including all applicable fees must be disclosed.
- Loans cannot have an APR that exceeds 36% including all applicable costs and fees.
- Full repayment cannot be required in fewer than 60 days.

Deceptive Advertisements

In addition to specific disclosure requirements, deceptive acts or practices in connection with the offering of consumer financial products or services are prohibited. An advertisement is deceptive if it discloses information, or omits material information, in such a way as to be misleading to a reasonable consumer. Material terms (i.e., terms that are likely to affect a consumer's choice of, or conduct regarding, the product or service) must be disclosed prominently, in a manner that a reasonable consumer will notice, and in close proximity with claims that such terms modify. For example, stating that a car loan is available for no money down but disclosing additional regulatory costs in fine print or buried within other disclosures can be deceptive. In addition, it can be deceptive to misrepresent the terms of a loan, either by misstating the nature of the term (e.g., fixed versus variable interest rate) or through inequitable comparisons with other loan products.

Disallowed Products and Services

Advertising for the following products and services is not permitted:

- Services that "guarantee" financial return
 - Services that "guarantee" foreclosure prevention
 - Specific stocks, bonds, commodities, mutual funds, or other investment vehicles, including initial public offerings and "tips" on such products and services.
- **United Kingdom**

Advertisers must comply with the Financial Services and Markets Act 2000 ("FSMA") and the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

 - Any advertiser carrying out a regulated activity under FSMA must be authorized by the Financial Conduct Authority ("FCA") including, without limitation:
 - Mortgage providers, brokers and advisors
 - Investment businesses
 - Insurance providers, brokers and advisors
 - Secured loans providers, brokers and advisors
 - Deposit takers (banks)
 - Consumer credit firms must also be authorized by the FCA to carry out consumer credit activities.
 - Advertisements must adhere to policies that are set out by regulators with regards to advertisement creative, including but not limited to the following:
 - Any inducement to invest must make clear that the value of investments is variable and can go down as well as up.
 - Ad copy that includes a specific interest rate must also include text indicating that this is the typical APR. If the typical APR interest rate is included in the ad copy, the interest rate must be immediately followed by the text "(typical APR)."

Gambling and Lotteries

In addition to the guidelines in the main NCAP, these are the country restrictions for gambling and lotteries:

- **Australia**
 - Gambling operators must be state licensed in Australia and may not target other markets.
 - In addition, native advertisers must represent, covenant, and warrant to Microsoft that the native advertising complies with applicable laws and guidelines including all registration requirements. Native advertisers must provide Microsoft with their proof of license upon request.
- **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.
 - Native advertisers must comply with applicable regulations and industry best practices, including responsible gaming messaging, non-deceptive description of odds of winning, and prize amounts.
 - Native 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, native 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.
 - Native advertisers must guarantee, represent, covenant, and warrant to Microsoft that the native advertising is in compliance with the necessary advertising permission according to the German Advertising Directive (Werberichtlinie)
 - Native advertisers must provide Microsoft properties with their advertising permission upon request.
- India
 - Games of chance where it is possible to win money or prized are not allowed, even where no payment or consideration is involved.
- Italy
 - Gambling ads are not allowed with the exception of state-sponsored lottery ads.
 - Advertising for brick and mortar casinos is prohibited.
- Mexico
 - Native 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. Native 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.
- Norway
 - State licensed through the Norwegian Gaming and Foundation Authority.
- Republic of Ireland
 - Online gambling native 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
- Switzerland
 - Microsoft Advertising allows advertising for National lotteries. Advertisers, their agents and service providers must comply with all applicable regulations and best practices. Advertisers must be individually approved.
 - Gambling operators must have the required license granted by the Federal Council.
- 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
 - Native advertisers for online lottery games must be individually approved.
 - Native advertisers of online gambling and paid fantasy sports are not allowed on any Microsoft properties.
 - Native 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.
 - Native advertisers, their agents and service providers must comply with all applicable laws, rules and regulations of the licensing State(s).
 - At all times while native ad campaigns are running, native advertisers must be in compliance with all applicable regulations, including the Unlawful Internet Gambling Enforcement Act (UIGEA), as well as industry best practices.
 - Native 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.
 - Native 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, native 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.
- Indonesia, Malaysia, Thailand, Vietnam
 - Native advertising for brick and mortar casinos is prohibited.

Health Care and Weight-Loss Products and Services

In addition to the guidelines in the main NCAP, these are the country restrictions for weight-loss and other health care related products and services:

- 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
 - Native 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 native 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 native advertisement must fairly represent the quality and purpose of the product, as registered and approved by the local regulatory authorities.
 - Native advertisements for witchdoctors, magical potions and treatments, and miracle cures of any kind are disallowed.
- Europe
 - Native advertising of Lipostabil is disallowed.
- Hong Kong
 - All pharmacies in native ads must be registered with the Drug Office of the Department of Health.
 - Native advertisers must comply with the Undesirable Medical Advertising Ordinance.
 - Native advertising related to specific diseases, conditions, and health claims is restricted.
 - Unregistered pharmaceutical products may not be advertised.
- India
 - Native advertising for the treatment of diseases and miracle cures is restricted.
 - Native 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.
- Indonesia
 - Native advertising for over-the-counter medicines, cosmetics, non-prescription health care products, and traditional medicines is not permitted.
- Italy
 - Native advertising for herbal remedies, herbal sleep aids, or herbal diet pills is disallowed.
- Malaysia
 - Native ads by health care practitioners are restricted to the name, field of practice, and place of practice of the practitioner.
 - Native 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
 - Native 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.

- Republic of Ireland, United Kingdom
 - Native advertisers may offer vitamins, minerals, and food supplements to help maintain good health. Native 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. Native 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).
 - Weight reduction methods must be backed by rigorous trials on people.
 - Diet plans must be nutritionally well-balanced.
 - Intensive exercise programs must encourage users to consult a doctor before starting.
 - Diet plans, weight reduction methods, or diet aids must not be aimed at people under 18.
 - Websites must not suggest that it is desirable to be underweight or that stopping eating is a recommended method to lose weight.
 - Diet aids content must not suggest that consumers cannot fail or that they can eat as much as they like and still lose weight.
- Spain
 - Weight reduction methods must be backed by rigorous trials on people.
 - Diet plans must be nutritionally well-balanced.
 - Intensive exercise programs must encourage users to consult a doctor before starting.
 - Diet plans, weight reduction methods, or diet aids must not be aimed at people under 18.
 - Websites must not suggest that it is desirable to be underweight or that stopping eating is a recommended method to lose weight.
 - Diet aids content must not suggest that consumers cannot fail or that they can eat as much as they like and still lose weight.
- Singapore
 - Native ads may not promote treatments or cures for diseases.
 - Native advertising for traditional and alternative medications is prohibited.
- Thailand
 - Native ads for non-prescription medications must comply with applicable regulations, including displaying the approval number for the medicine on the website.
- United States
 - Native advertisers must comply with all applicable laws regulations and other requirements and references the requirements on the landing page.
 - Native 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.

- Native 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).

Political

In addition to the guidelines in the main NCAP, these are the country restrictions for political or election related advertising:

- Canada and France
 - Ads containing content related to debate of general interest linked to an electoral campaign are not allowed.