

Pravila Marketinga

Sljedeće smjernice i primjeri osmišljeni su kako bi pomogli u razumijevanju regulatornih zahtjeva za Financijske promocije za promicanje robne marke Admirals, koji se koriste iznutra i izvana.

1. Basic requirements for all Financial Promotions

Investment firms shall ensure that the information they address to, or disseminate in such a way that it is likely to be received by, retail or professional clients or potential retail or professional clients, including marketing communications, satisfies the following conditions:

- 1.1 The information includes the name of the investment firm;
- 1.2 The information is accurate and always gives a fair and prominent indication of any relevant risks when referencing any potential benefits of an investment service or financial instrument;
- 1.3 The information uses a font size in the indication of relevant risks that is at least equal to the predominant font size used throughout the information provided, as well as a layout ensuring such indication is prominent;
- 1.4 The information is sufficient for, and presented in a way that is likely to be understood by, the average member of the group to whom it is directed, or by whom it is likely to be received;
- 1.5 The information does not disguise, diminish or obscure important items, statements or warnings;
- 1.6 The information is consistently presented in the same language throughout all forms of information and marketing materials that are provided to each client, unless the client has accepted to receive information in more than one language;
- 1.7 The information is up-to-date and relevant to the means of communication used;
- 1.8 The information must include not only the example of a positive outcome but also an example of a negative outcome.
- 1.9 The information must have a risk warning.

2. SEO articles and analysis posts

Principles

- 2.1 The comparison must be meaningful and presented in a fair and balanced way;
- 2.2 The sources of the information used for the comparison must be specified;
- 2.3 The key facts and assumptions used to make the comparison must be included;
- 2.4 The article or post must include the correct disclaimer.

When indicating to PAST PERFORMANCE:

- 2.5 The reference period and the source of information must be clearly stated;
- 2.6 The information must contain a prominent warning that the figures refer to the past and that past performance is not a reliable indicator of future results.

When indicating to FUTURE PERFORMANCE:

- 2.7 The information must not be based on or refer to simulated past performance;
- 2.8 It must be based on reasonable assumptions supported by objective data;
- 2.9 Where the information is based on gross performance, the effect of commissions, fees or other charges must be disclosed;
- 2.10 It must contain a prominent warning that such forecasts are not a reliable indicator of future

performance.

3. Social media

3.1 Twitter

- No 20% text rule, but better to use Main Title and Subtitle if it suits
- Use risk warning
- Possible to use button

Examples of how it should look:



Admiral Markets  @AdmiralMarkets · Jan 27

What is the best currency pairs to trade? Glad you asked: buff.ly/2GsF54s

*76% of retail CFD accounts lose money.
[#EURUSD](#) [#currency](#) [#forex](#)

The BEST currency pairs to trade | Trading Spotlight
In this webinar, Jens Klatt — a professional trader, answers of how to steer clear of the trading herd. He...
[youtube.com](https://www.youtube.com/)

Comment icon, Retweet icon, Like icon (1), Share icon

3.2 Facebook

- Images or posts must have risk warning, at least on the text
- Do not use a lot of text in the image. If you are using text, use only main title, text can be no more than 20% of the image size size (including branding and text on graphics)
- It is possible to title and subtitle fields when sharing content (e.g. articles and webpages)
- Possibility to use a button in paid Facebook ads and boosted posts
- In the page's cover image, do not cover bottom left half of the space, because avatar image located there
- Do not use branding on every image

Examples of how it should look:



Admiral Markets

22 hrs ·

...

Don't miss the US Fed Interest Rate Decision at 1900 GMT in our #Forex calendar: <https://buff.ly/36CYFp2>

*76% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you can afford to take the high risk of losing your money.

#Forexcalendar #Forextrading #Economicannouncements
#Economiccalendar #Tradingnews

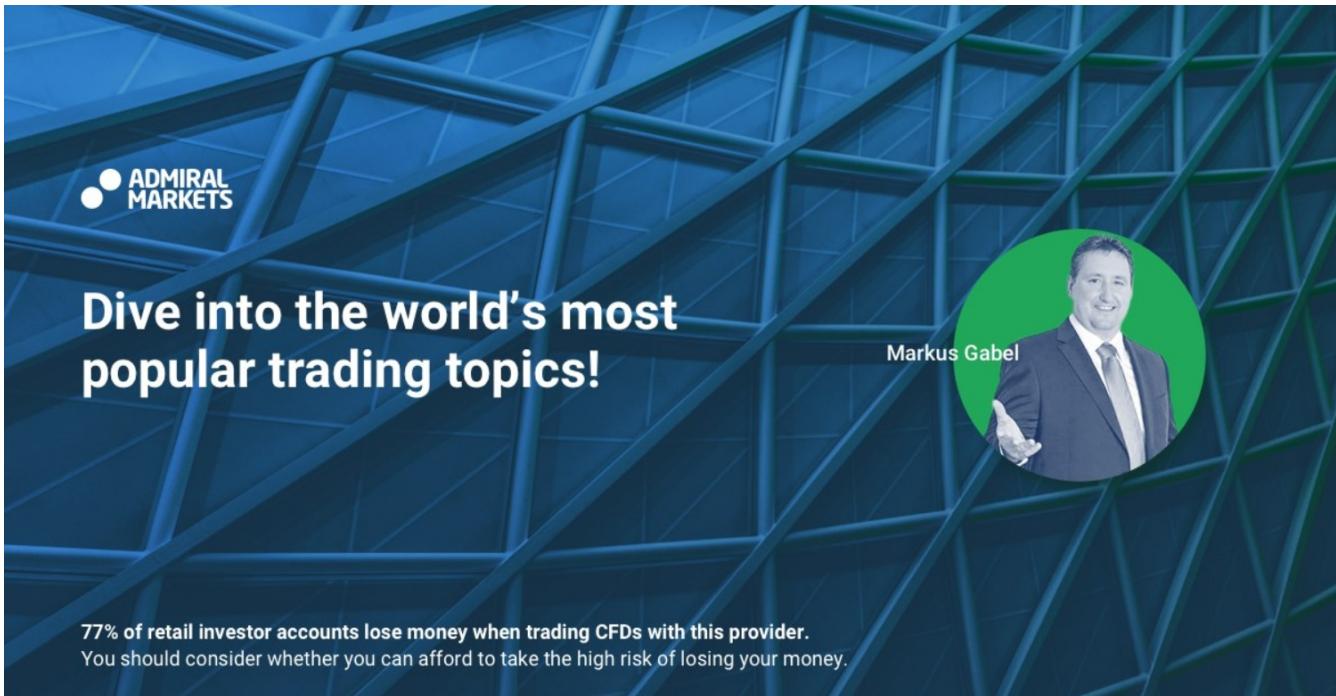


3

Like

Comment

Share



3.3 LinkedIn

- No 20% text rule, but better to use Main Title and Subtitle if it suits
- Use risk warning
- Possible to use button

Examples of how it should look:

Connect Learn Trade

YES

ADMIRAL MARKETS

Trade like the pros

Trade Responsibly. 76% of retail investor accounts lose money when trading CFDs with this provider.
You should consider whether you can afford to take the high risk of losing your money.

Admiral Markets Group
Financial Services · London · 6,527 followers

+ Follow Visit website

See all 421 employees on LinkedIn →



Admiral Markets Group

6,527 followers

3m •

+ Follow

...

Don't miss the US GDP Growth Rate QoQ Adv at 1330 GMT in our **#Forex** calendar:
<https://bit.ly/2REry1P>

*76% of retail investor accounts lose money when trading CFDs with this provider.
You should consider whether you can afford to take the high risk of losing your
money.

#Forexcalendar #Forextrading #Economicannouncements #Economiccalendar
#Tradingnews



Like Comment Share

3.4 Google ads

- Must include brand
- Must include risk warning
- Button available for display advertising

Examples of how it should look:

admiralmarkets.com ▾

Admiral Markets: Trade Forex, CFDs, metals & more with ...

Trade Forex, CFDs, metals & more with authorized online broker - **Admiral Markets**. 76% of
retail accounts lose money when trading CFDs with this provider. 76% of retail investor accounts
lose money when trading CFDs with this provider.

3.5 Instagram

- Risk warning is necessary when promoting
- Possible to use brand
- No 20% text rule

Examples of how it should look:



A photograph of a clear glass juice bottle lying diagonally. The bottle is filled with a bright yellow liquid. It has a green screw-on cap and a grey piece of duct tape wrapped around its middle. The background is a solid orange color.

admiralmarkets • Follow ...

admiralmarkets Much more affordable than \$120,000, you can drink it, AND you can even trade it afterwards. #HungryArtist *76% of retail CFD accounts lose money.

6w

sonigaju 6w Reply

michaelwaynepowell 6w Reply

41 likes DECEMBER 12, 2019

Add a comment... Post

This image shows a social media post from the account 'admiralmarkets'. The post features a photograph of a yellow juice bottle with a piece of duct tape wrapped around its middle, set against an orange background. The caption reads: 'Much more affordable than \$120,000, you can drink it, AND you can even trade it afterwards. #HungryArtist *76% of retail CFD accounts lose money.' Below the post are several comments and engagement metrics.

4. Banners

Basic key points for designing effective communications:

- 4.1 Easy to understand language with short, understandable messages. The language used should be appropriate for the target audience, jargon-free and contain simple and short messages.
 - 4.2. Designed for a target group of consumers. Communications should be designed to meet the needs of the target audience of consumers.
 - 4.3 Key information displayed prominently and framed effectively.
 - 4.4 Correct use of images and graphics.
- Main requirements:
- 4.5 The information must be fair, clear and not misleading;
 - 4.6 The information must have clear reference to product;
 - 4.7 Avoid unprofessional marketing (context, language, pictures etc.);
 - 4.8 The banner must have balanced information (use a font size for the indication of relevant risks that is at least equal to the predominant font size used throughout the information provided, as well as a layout ensuring such information is prominent);
 - 4.9 The banner must have risk warnings (use a font size in the indication of relevant risks that is at least equal to the predominant font size used throughout the information provided, as well as a layout ensuring such information is prominent);

- 4.10 Avoid ambiguous wording;
- 4.11 It's prohibited to use hashtags on the banner.

The common Financial Promotion failings on the banners are following:

- 4.12 Failure to distinguish AM instruments from the underlying assets; example Digital Currencies (the right thing to say is that we have digital currency CFDs)
- 4.13 Inadequate product description
- 4.14 Emphasising only the benefits of the product
- 4.15 Failure to include a balanced picture of risk and charges
- 4.16 Unrealistic headline claims
- 4.17 Missing or inadequate description of the risks
- 4.18 Risk warning is missing and/or invitation to read terms and conditions

5. Rules of the campaign (Terms and Conditions):

- 5.1 Contact information of the organiser of campaign (business name, contact details: address, email, telephone).
- 5.2 Time period of organising the consumer game (start and end dates, the hour, if necessary. Consider if market hours should be included for example).
- 5.3 List of prizes (description, value). If the winner can choose the prize, then it must be specified out of which products. If there is only one prize per participant, the respective information must be added.
- 5.4 Requirements for participants (e.g. residency of participant if necessary: participant must be adult; each person can participate only once; however, client can participate as a natural person and with legal entity where he/she is a sole owner for example).
- 5.5 Conditions for participation (what must a client do in order to participate in the game), including participation in interim lottery draws and a chance to reach the final.
- 5.6 Time and description of when and how the winner or winners will be chosen, including the winners of interim campaign draws and the winner of main prize. This should also include a description of the ranking of the participants with identical results (e.g. total points or time) or you should consider excluding this option.
- 5.7 Announcement of winners (through which channel and whether the winners will be contacted personally).
- 5.8 Information about using the data of the winner (disclosure of the name of the winner).
- 5.9 Delivery of prizes (location or reference to postal delivery; time period during which the prizes will be delivered).
- 5.10 Possibilities to obtain additional information (web address; email address; telephone; address of a local branch and main office address).
- 5.11 Procedure and deadline for handling the complaints (contact details for submission of complaints).
- 5.12 In case the campaign is targeted to certain region clients, an option to communicate in this language must be ensured. This means also Campaign Rules/Terms and Conditions must be in the local language.

6. Video

- 6.1 Risk warning must be prominent and not disappear under the media player menu.
- 6.2 Compliant versions are also applicable for TV commercials where the ESMA sticky risk warning is visible throughout the video.

6.3 Final frame of the video must have longer risk warning and AM company registration information.

7. Risk warning

The relevant risk warning must be:

7.1 Prominent;

7.2 Contained within its own border and with bold and unbold text as indicated;

7.3 If provided on a website or via a mobile application, statically fixed and visible at the top of the screen even when the retail client scrolls up or down the webpage; and

7.4 If provided on a website, included on each linked webpage on the website.

The relevant risk warning, including the font size, should be:

7.5 Proportionate, taking into account the content, size and orientation of the marketing material as a whole; and

7.6 Published against a neutral background.

8. References and risk warning examples

In order to keep the content AM provides reliable, and to protect AM from possible copyright infringement, we expect the pictures, charts, texts (news, studies, books etc.) and graphs added with reference to their original source.

8.1 Charts:

Izvor: Admirals MT5 s dnevnim grafikonom dodatka MT5-SE za XXX (između XXX, 201X, do XXX 201X).
Pristupljeno: XXX, 2019., u XX: 00:00 GMT - Napomena: Prošle performanse nisu pouzdan pokazatelj budućih rezultata ili budućih performansi.

Odricanje od odgovornosti: Grafikoni za financijske instrumente u ovom članku služe samo u ilustrativne svrhe i ne predstavljaju savjete o trgovovanju ili ulaganju ili nagovaranje na kupnju ili prodaju bilo kojeg financijskog instrumenta koji pruža Admirals (CFD -ovi, ETF -ovi, dionice). Prethodna izvedba nije nužno pokazatelj budućih performansi

8.2 SEO articles:

Ovaj materijal ne sadrži i ne smije ga se tumačiti kao da sadrži savjete o ulaganju, preporuke za ulaganje, ponudu ili traženje bilo kakvih transakcija s financijskim instrumentima. Trgovanje financijskim instrumentima koje nudi Admirals (CFD -ovi, ETF -ovi, dionice) nosi visoku razinu rizika koja nije prikladna za sve ulagače zbog njihove složene prirode. Prije donošenja bilo kakvih investicijskih odluka trebali biste zatražiti savjet od neovisnih financijskih savjetnika kako biste bili sigurni da razumijete rizike koji su tu uključeni. Pročitajte više na www.admiralmarkets.com/hr.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. **XX%** of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

8.3 Analysis post:

INFORMATION ABOUT ANALYTICAL MATERIALS:

Navedeni podaci pružaju dodatne informacije u vezi sa svim analizama, procjenama, prognozama, prognozama, pregledima tržista, tjednim izgledima ili drugim sličnim procjenama ili informacijama (u dalnjem tekstu „Analiza“) objavljenim na web stranici Admirals. Prije donošenja bilo kakvih investicijskih odluka obratite posebnu pozornost na sljedeće:

1. This is a marketing communication. The content is published for informative purposes only and is in no way to be construed as investment advice or recommendation. It has not been prepared in accordance with legal requirements designed to promote the independence of investment research, and that it is not subject to any prohibition on dealing ahead of the dissemination of investment research.

2. Svaku odluku o ulaganju donosi svaki klijent sam, dok Admirals ne snosi odgovornost za bilo kakav gubitak ili štetu proizašlu iz takve odluke, bez obzira na to temelji li se na sadržaju.
3. U cilju zaštite interesa naših klijenata i objektivnosti Analize, Admirals je uspostavio relevantne interne procedure za sprječavanje i upravljanje sukobom interesa.
4. The Analysis is prepared by an independent analyst (hereinafter "Author") based on the **NAME + (Position)** personal estimations.
5. Iako se poduzimaju svi razumno naporiti kako bi se osiguralo da su svi izvori sadržaja pouzdani i da su sve informacije predstavljene, koliko je god moguće, na razumljiv, pravodoban, precizan i potpun način, Admirals ne jamči točnost ili potpunost sve informacije sadržane u Analizi.
6. Bilo koja vrsta prošlih ili modeliranih performansi finansijskih instrumenata navedenih u sadržaju ne smije se tumačiti kao izričito ili implicirano obećanje, jamstvo ili implikacija Admirals za bilo koju buduću izvedbu. Vrijednost finansijskog instrumenta može se povećavati i smanjivati, a očuvanje vrijednosti imovine nije zajamčeno.
7. Leveraged products (including contracts for difference) are speculative in nature and may result in losses or profit. Before you start trading, please ensure that you fully understand the [risks involved](#).

8.4 Social media

Twitter

[insert percentage per provider]% of retail CFD accounts lose money.

Facebook, banners, videos

[insert percentage per provider]% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you can afford to take the high risk of losing your money.

8.5 Webinar, seminar, presentation materials

Trgovanje s finansijskim instrumentima (CFD -ovi, dionice, ETF -ovi) koje nudi Admirals nosi visoku razinu rizika koja nije prikladna za sve ulagače zbog njihove složene prirode. Prije sklapanja ugovora s klijentom ili transakcije, svakako pročitajte uvjete i odredbe naše usluge. Po potrebi se posavjetujte sa stručnjakom kako biste bili sigurni da razumijete rizike povezane s trgovanjem.

Ovaj sadržaj služi samo u informativne i obrazovne svrhe. Sadržajne materijale razvija Admirals, a distribuiraju investicijske tvrtke Admirals Group AS za globalnu publiku. Stoga, uzmite u obzir da informacije u ovoj sesiji možda neće biti prikladne za sve.

To get the corresponding information on charting, conditions and any other details, please visit admiralmarkets.com, select your country of residence and contact an appropriate entity.

Ovaj sadržaj služi samo za opće informacije i nije namijenjen pružanju trgovačkih ili investicijskih savjeta ili osobnih preporuka. Sve informacije u vezi s prošlom uspješnošću ulaganja ne jamči nužno buduću uspješnost. Admirals neće biti odgovorni za bilo koji gubitak, bilo izravno ili neizravno, koji proizlazi iz bilo kojeg ulaganja na temelju bilo kakvih podataka u ovom sadržaju.

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Povezani dokument je dodatak smjernicama Admirals za marketing i finansijsku promociju.