



MoneySuperMarket's affiliate programme

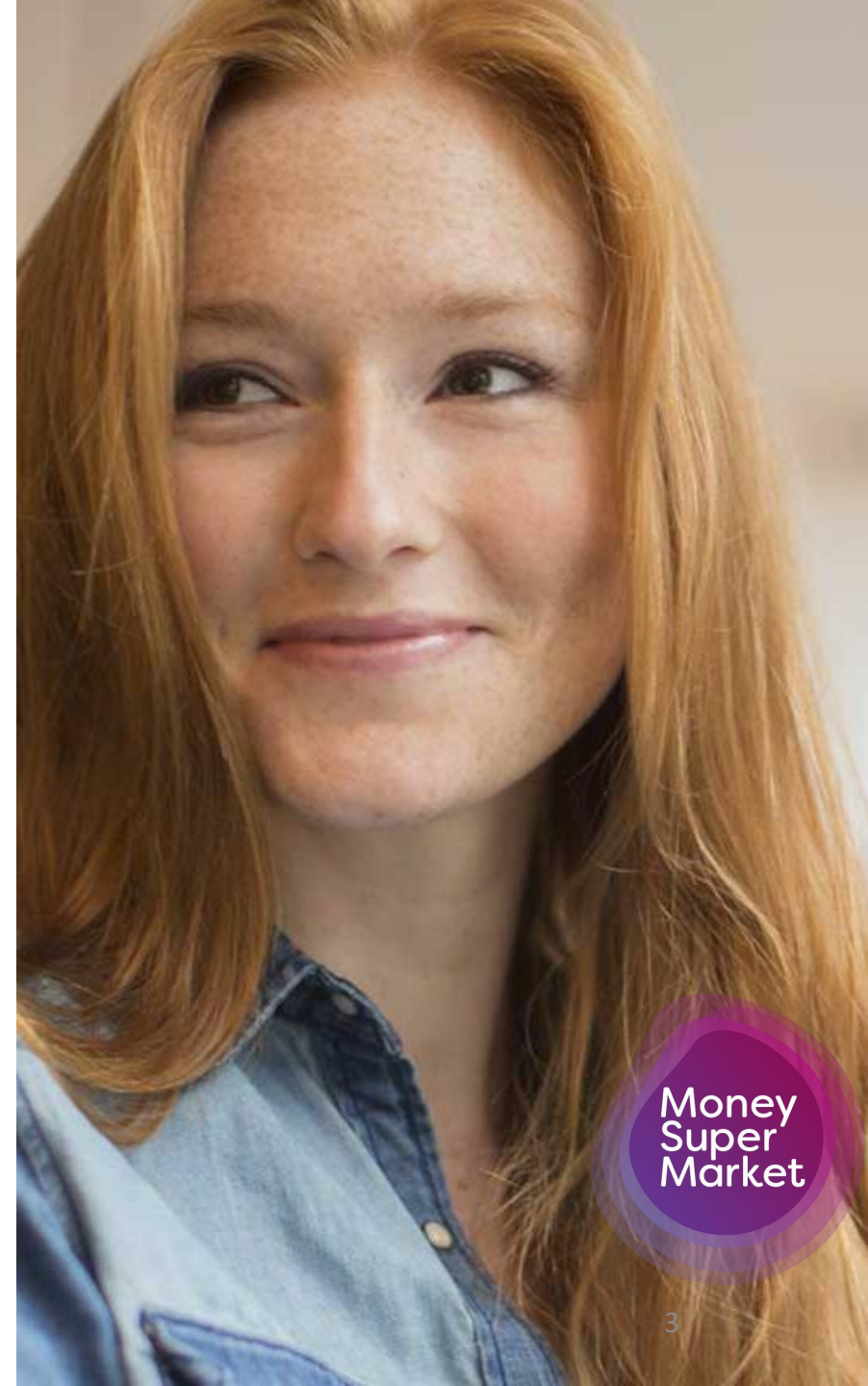
Publisher pack – Q3 2020 Update

Latest update: 23/07/2020

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Welcome!



Money
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Welcome to MoneySuperMarket's affiliate programme!

We are pleased to have you on-board our Affiliates programme and are excited to embark on this partnership with you. Our affiliate programme is based upon a commission model cost per CPA or click out, depending on the product channel you are promoting.

MoneySuperMarket gives you lots of clever ways to save a lot, by doing very little.

- Compare and save on over 40 products
- Take control of your credit score by checking and improving it for free with Credit Monitor
- Never overpay again with Bill Manager, our energy monitoring service

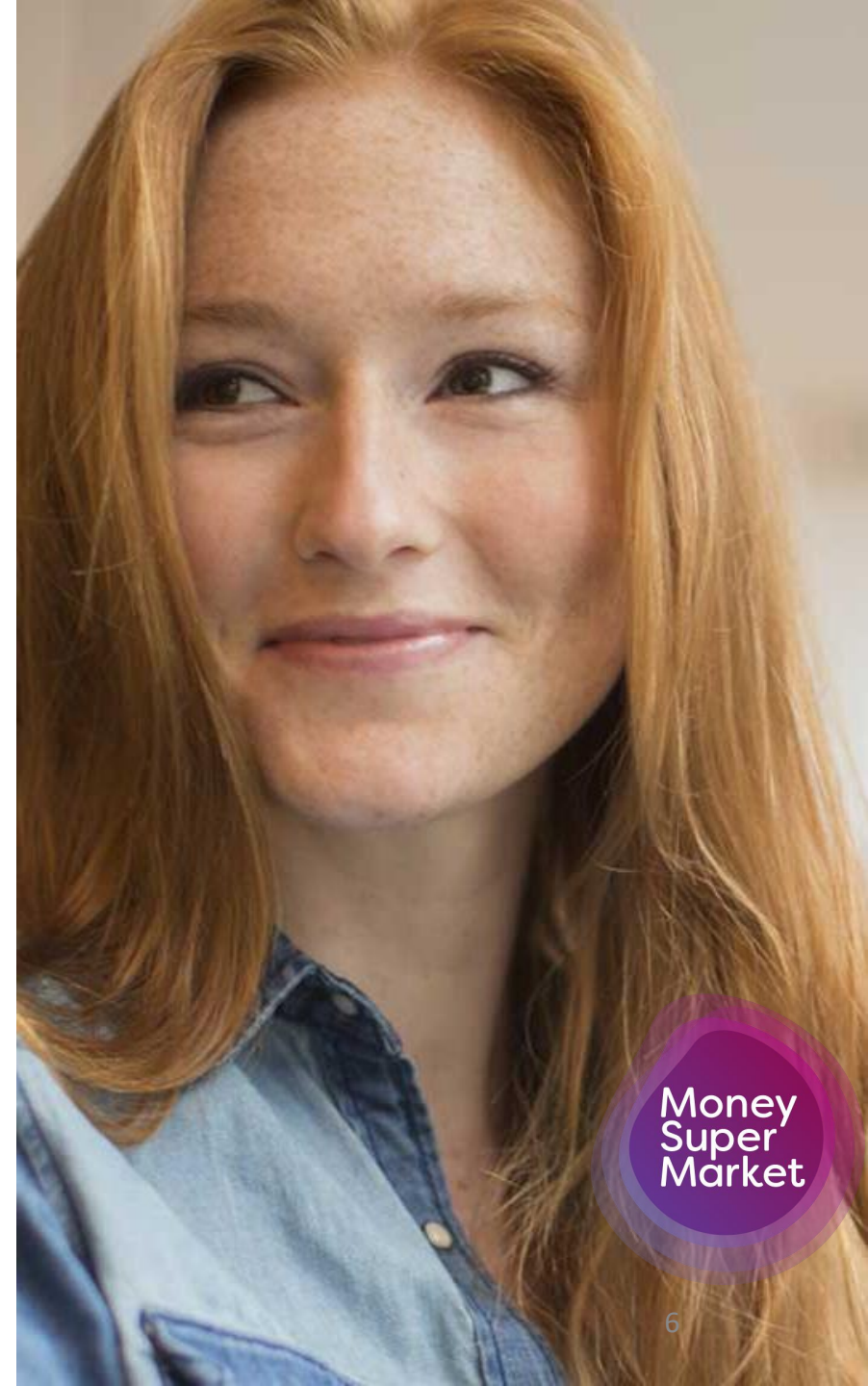
Let us take you and your money from Aarrgghh to Aaahhhhhh!

Get in touch!

If you have an enquiry about the saving claims, approved copy and compliance please send us an email at: affiliates@moneysupermarket.com

If you have an enquiry about the Awin platform, please email to Awin to uk-accountmanagement@awin.com

Compliance policy



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General compliance policy

At MoneySuperMarket helping households save money is in our DNA. We all have a part to play in helping them achieve these goals by designing the channels, communications and content contained within them or ensuring product providers provide transparent and informative products to allow customers and users to make informed choices.

With this in mind, we ensure to develop relationship with affiliates who can satisfy our standards and follow our guidelines to promote the brand.

If an affiliate is found in breach of any of the policies in the programme (marketing permissions, savings claim updates, etc.), this will result in immediate suspension pending further investigation.

MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed.

Domain restrictions and deduplication policy

- Affiliates are not permitted to register and promote MoneySuperMarket through domains containing brand terms or misspellings.
- All clicks to partner sites will be de-duplicated based on a last-click attribution model.
- We operate a 1-day session window. Only click outs within this window will be validated.
- MoneySuperMarket does not allow site scrapes.

Marketing permissions

- We do not allow any PPC bidding on the affiliate programme.
- We do not allow any E-Mail Marketing on the affiliate programme.
- We do not allow promotion through Facebook, Instagram or any other social media platform on the affiliate programme.
- Ensure the brand name is always represented as “MoneySuperMarket” (capital M_S_M).
- All copy to be promoted on affiliate sites must be taken from this pack, Awin UI and upon request. This means that publishers aren’t allowed to copy and promote commercial offers listed in “MoneySuperMarket” on behalf the brand. E.g. Insurance discounts, energy deals, etc.
- Please do not alter any of the creatives, copy and links available through this pack and/ or the AWIN UI.
- MSM will investigate the traffic source of a publisher in cases where the sale correlation difference is higher than 70% on Awin in comparison to MSM’s internal data, and will reserve the right to decline commissions when the publisher is unable to prove that traffic sent to MSM is compliant and qualified. This is applicable to ‘Click out’ activity.
- Unauthorized distribution of information in the programme and this pack is prohibited and must not be shared with third parties.

Publishers permitted to join the programme

Publishers categories allowed to join the programme are:

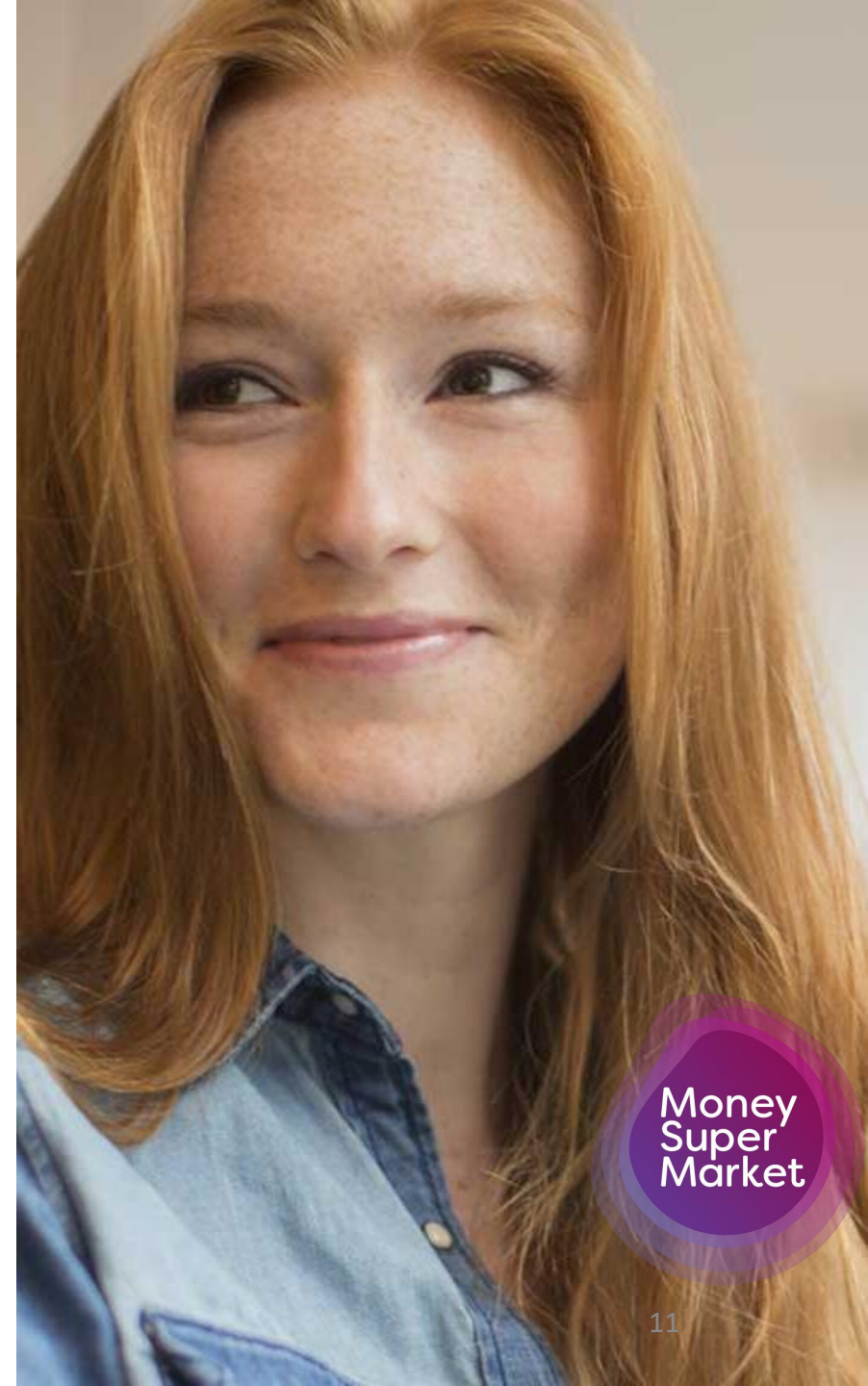
- Content sites
- Editorial content sites
- Reputable voucher sites
- Reputable cashback sites
- Loyalty sites
- Community sites
- E-commerce sites
- Bloggers (Blog content only. Posts through social media platforms aren't allowed)
- Direct traffic (Relevant audience and reputable websites only)

Publishers are also requested to:

- Have an UK audience (If website is in another language, make sure the information is directed to UK audience).
- Auditable content (MSM will be able to access websites and audit the content that the publisher is promoting on its behalf)

If your website doesn't fall into any of the above categories but you think it would be a good fit for the brand, please email us to affiliates@moneysupermarket.com

Tracking instructions



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Tracking instructions



You must disregard the links generated on the 'Link Builder tool' on Awin and use the links provided by Moneysupermarket.

As a comparison site, we have different conversion points across a range of products on our website. Therefore, our tracking requirements are different to most advertisers on the network. This allow us to track back and match the transactions/ conversions back to a specific user and validate the payment of the commission and, track performance by affiliate separately.

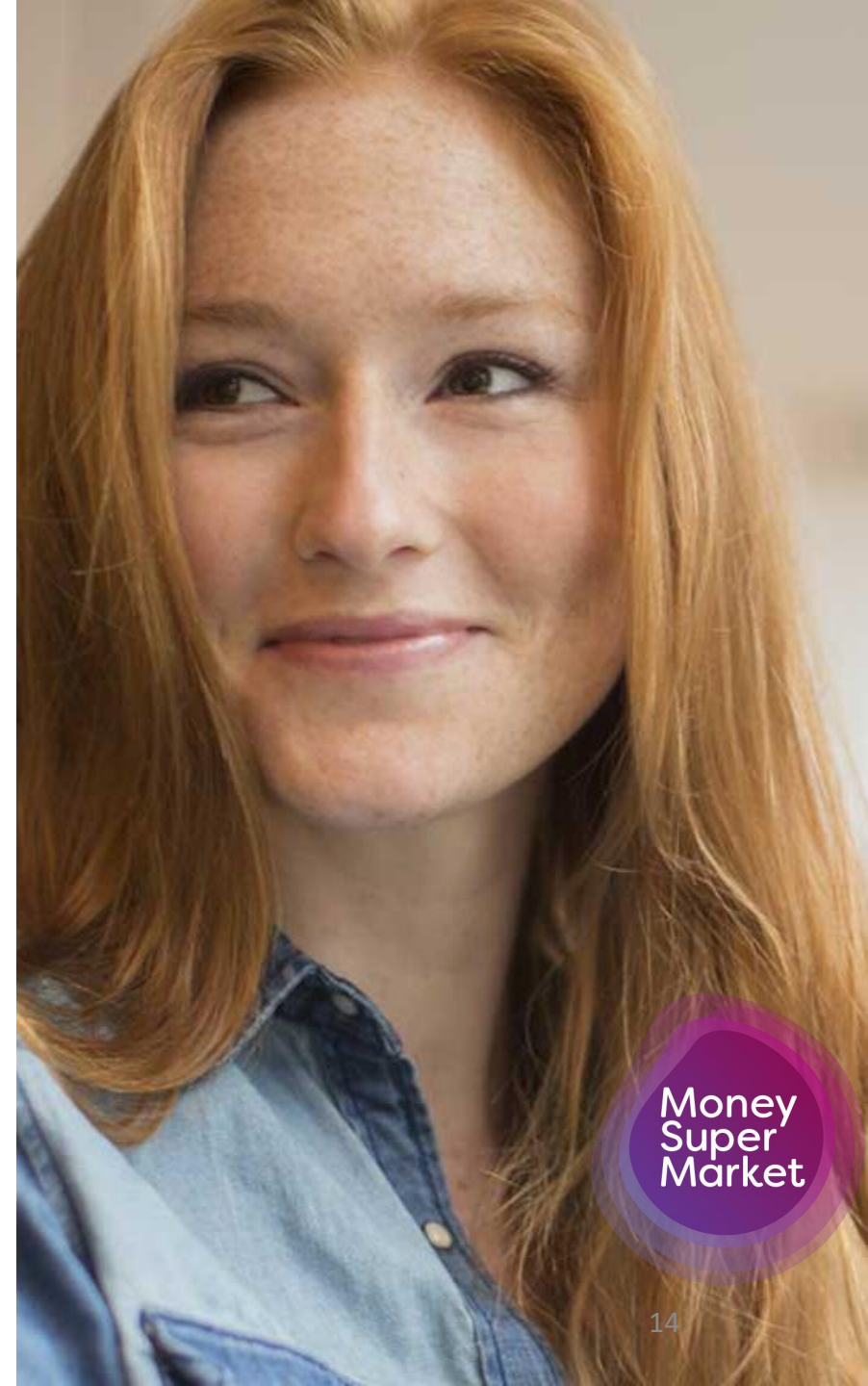
We work with two type different type of tracking links:

1. **Generic links:** We have a set of generic links for each product channel (Car insurance, Home insurance, Energy, etc.) listed on the network and on the slide 16 of this pack. **If your website is not an incentive based website** (cashback, voucher site, etc.), then you need to use these links. (Please remember to replace !!!id!!! with your publisher ID)
2. **Bespoke links:** We create **bespoke links for incentive based affiliates**. We generate bespoke source codes internally which are then appended to a tracking link. This must be generated from our side so that we can split affiliate traffic within our internal data and isolate publishers for analysis and investigative purposes. Also, with incentive based affiliates we must ensure that the publisher is able to pass us a unique ID. Our cashback partners append it in the clickthrough URL. We use click_reference to join a landing page visit to a confirmed sale in the sale data that we receive from our providers. This ID **MUST BE UNIQUE TO THE CUSTOMER SESSION** and is critical to pursuing a CPA relationship, without it non-incentive based models must be followed.

Tracking instructions

AFFILIATE TYPE	COMMISSION MODEL	REQUIRED TRACKING	APPLICABLE TRACKING LINK	NOTES
NON- INCENTIVE BASED AFFILIATES e.g. Content sites, bloggers, etc.	CLICK OUT	GENERIC LINK	1. Car Insurance Link https://www.awin1.com/cread.php?awinmid=12049&awinaffid=!!!id!!!&p=%5B%5Bhttps%253A%252F%252Fwww.moneyssupermarket.com%252Fcar-insurance%252Fcar-insurance%252F%5D%5D	We will be unable to validate clicks to partners and pay commission on transactions that are not tracked appropriately. You must use the links provided and replace !!!id!!! with your publisher ID.
	LEAD (Credit monitor)		2. Home Insurance Link https://www.awin1.com/cread.php?awinmid=12049&awinaffid=!!!id!!!&p=%5B%5Bhttps%253A%252F%252Fwww.moneyssupermarket.com%252Fhome-insurance%252Fhome-insurance%252F%5D%5D	
INCENTIVE BASED PUBLISHERS e.g. Cashback sites, loyalty sites that promote cashback or gift cards, voucher sites, etc.	CPA	BESPOKE TRACKING LINK	3. Energy Link https://www.awin1.com/cread.php?awinmid=12049&awinaffid=!!!id!!!&p=%5B%5Bhttps%253A%252F%252Fwww.moneyssupermarket.com%252Fgas-and-electricity%252Fgas-and-electricity%252F%5D%5D	If you are an incentive based affiliate, please don't start promoting Moneysupermarket until we provided you with a bespoke link.
	LEAD (Credit monitor)		4. Pet Insurance Link https://www.awin1.com/cread.php?awinmid=12049&awinaffid=!!!id!!!&p=%5B%5Bhttps%253A%252F%252Fwww.moneyssupermarket.com%252Fpet-insurance%252Fpet-insurance%252F%5D%5D	
			5. Travel Insurance Link https://www.awin1.com/cread.php?awinmid=12049&awinaffid=!!!id!!!&p=%5B%5Bhttps%253A%252F%252Fwww.moneyssupermarket.com%252Ftravel-insurance%252Ftravel-insurance%252F%5D%5D	
			Links for Life insurance in progress	
			1. Check with your operations or technical team that you are able to pass us back the session ID and account ID in the Utm_term: click_reference parameter as per information shown on slides 15-16 2. Check the Transaction queries / claims process for incentive based affiliates' section on slide 19 and confirm that you have a process in place to process TQ's / Claims and you are able to pass Awin the identifiers for us to process the TQ's / claims. 3. Send us an email to affiliates@moneysupermarket.com providing the information requested in points one and two.	

Tracking requirements for incentive based affiliates



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Required tracking for incentive based affiliates

MoneySuperMarket require that incentive based affiliates have the following parameters in the tracking, so we can track back and match the transactions/ conversions back to a specific user and validate the payment of the commission, the rewards and track performance by affiliate separately:

1. **Utm_source=awin:** this is to show what the source of this click is within GA. We need confirmation that the UTM parameter is 'unique' and 'identifiable at an individual account holder level'.
2. **Utm_medium=partnerships:** this is to show what category of traffic this is within GA
3. **Utm_campaign=[Awin Publisher ID]:** the affiliates publisher ID within Awin.
4. **rel=sponsored:** this is so that Google knows this is a sponsored/paid/affiliate link
5. **Source=[MSM generated source code]:** this must be generated from our side so that we can split affiliate traffic within our internal data and isolate publishers for analysis and investigative purposes. This 'source code' will be created explicitly for every publisher and will allow us to monitor the performance of a particular publisher directly in our internal sales database. When this is done, the only thing that has changed is the 'source=XYZ' parameter and that this change of deep link is unique to a particular publisher. E.g.

The generic link will change from:

https://www.moneysupermarket.com/car-insurance/?utm_medium=partnerships&utm_source=awin&utm_campaign=1234&utm_term=&source=AFL-12345&awc=12049_1576165923_0af0f559a3e27ee65b5eea8c088efb19

To a bespoke link:

https://www.moneysupermarket.com/car-insurance/?utm_medium=partnerships&utm_source=awin&utm_campaign=1234&utm_term=&source=AFL-67891&awc=12049_1576165923_0af0f559a3e27ee65b5eea8c088efb19

Utm_term=[Customer ID on Publisher side i.e. click ref]: this is only for publishers that we will undertaking cashback like activity with, we need this for validation purposes.

The points in **blue** are automatically appended in the Awin deep link for all affiliates.

The points in **yellow** require some custom setup to be appended in the deeplink

Required tracking for incentive based affiliates

The parameters that require custom setup are:

1. **MSM Source code:** This must be generated from our side so that we can split affiliate traffic within our internal data and isolate publishers for analysis and investigative purposes. For affiliates the sourcecode prefix is AFL-.
2. **Utm_term: click_reference:** With incentive based affiliates we must ensure that the publisher is able to pass us a unique ID. Our cashback partners append it in the clickthrough URL. We use click_reference to join a landing page visit to a confirmed sale in the sale data that we receive from our providers. This ID MUST BE UNIQUE TO THE CUSTOMER SESSION and is critical to pursuing a CPA / incentive based relationship (cashback, rewards, etc.) , without it CLICK OUT / non-incentive based relationship (content, UPS based ads, etc.) must be followed.

Example: https://www.moneysupermarket.com/car-insurance/?p=0&source=AFL-0X00000379C262A369&utm_medium=partnerships&utm_source=awin&utm_campaign=57697&utm_term=232435516x3863590230&utm_content=Feb&awc=12049_1553619295_8d02deff4f852c3ea07b7043f9274c8b

`utm_term = {CashbackAccountID}x{SessionID}`

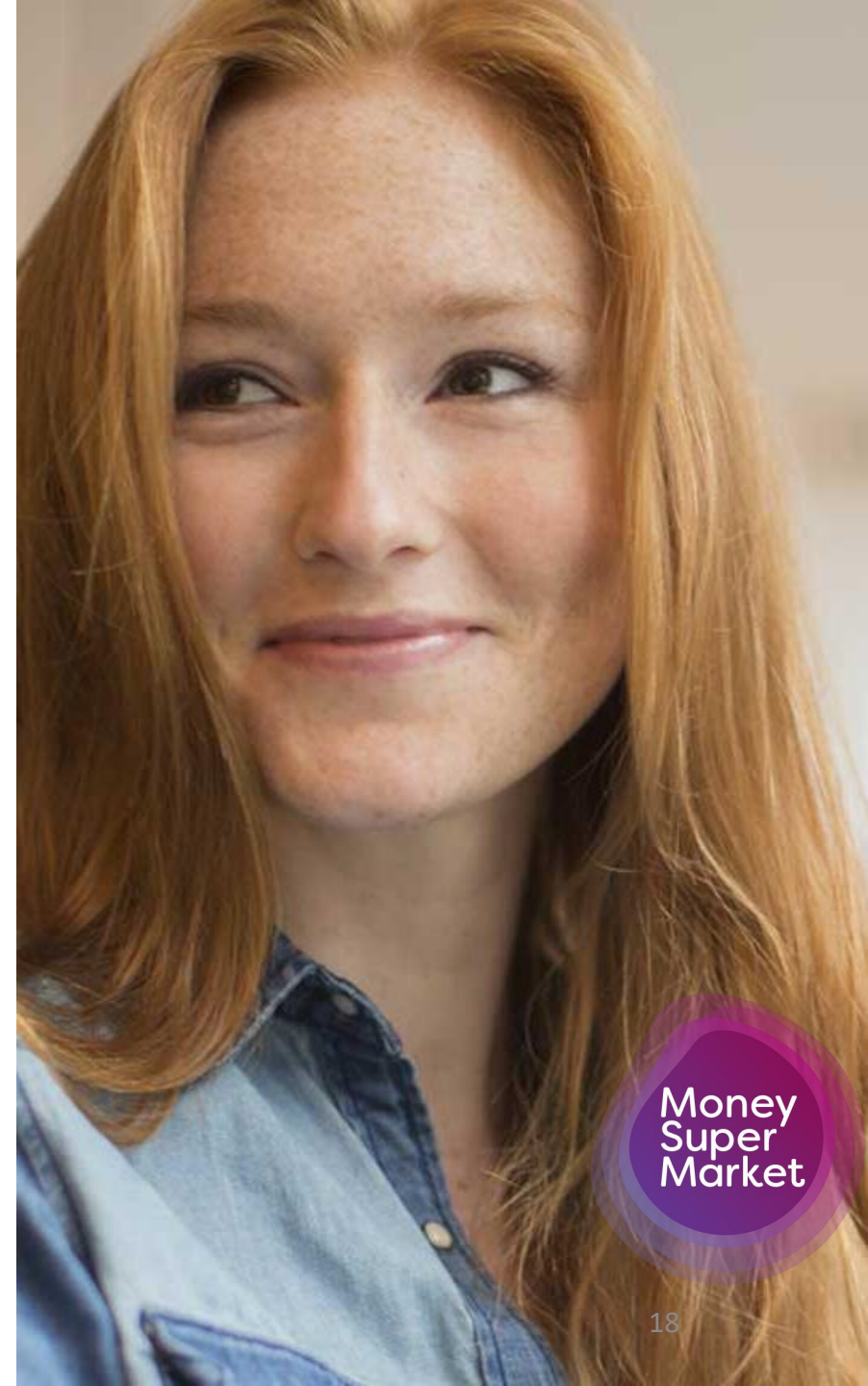
- The sub-parameter in **blue** represents an account ID or an ID that allow us to identify a user: It is preferable for this ID to have a method of identifying the user's account. This will enable us to count, and limit, the number of cashback claims per account per calendar year. If the publisher is unable to provide us with the customer's Account ID, then it will need to be accepted that we may validate multiple transactions per calendar year per customer. The reason for this is to prevent abuse of the programme.
- The sub-parameter in **yellow** represent the session ID: We use it to correlate a landing page visit to a confirmed sale. This ID must be unique to the customer session, and its critical to pursuing a cashback relationship.

Required tracking for incentive based affiliates

What next?

1. Check with your operations or technical team that you are able to pass us back the session ID and account ID in the Utm_term: click_reference parameter as per information shown on slide 16
2. Check the Transaction queries / claims process for incentive based affiliates' section on slide 19 and confirm that you have a process in place to process TQ's / Claims and you are able to pass Awin the identifiers for us to process the TQ's / claims.
3. Send us an email to affiliates@moneysupermarket.com providing the information requested in points one and two.
4. If everything looks correct, then we'll create a source code and bespoke link for you. (Please don't start promoting Moneysupermarket until we provided you with a bespoke link.)

Transaction queries / claims process for incentive based affiliates



Transaction queries / claims process for incentive based affiliates

Incentive based affiliates must also confirm if they process transaction queries from customers that enable claims to be challenged.

To process TQ's the following criteria must be satisfied:

- They need to liaise with Awin to send over monthly, or at an interval that is suitable to them, and include the following pieces of information for each product channel. The info varies by product channel. These are:

Travel

- Click_reference (utm_term) - as we are limiting the no. of CPA claims per calendar year we need the
- Policy Number

Car/Home

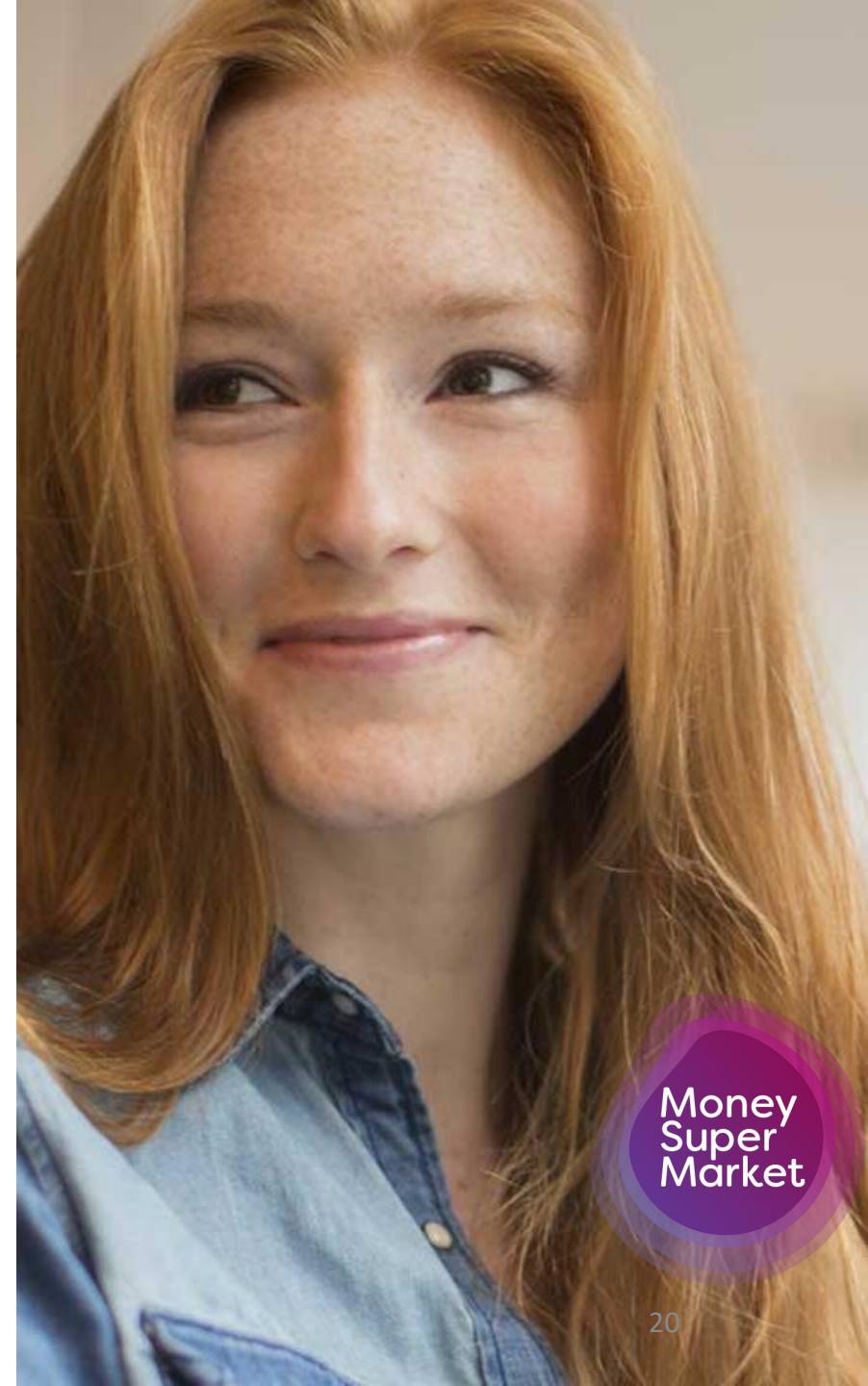
- Click_reference (utm_term) - as we are limiting the no. of CPA claims per calendar year

Energy

- Click_reference (utm_term) - if we are limiting the no. of CPA claims per calendar year

Awin have the file specifications, please check with the network what is this.

Approved copy



Approved copy

Affiliates are authorised to promote the following copy:

- ‘Savings Claims’, also known ‘Substantiations’.
- Copy provided on request.

Publishers aren’t authorised to promote the following copy:

- Publishers aren’t allowed to copy and promote commercial offers listed in “MoneySuperMarket” on behalf the brand. E.g. Insurance discounts, energy deals, etc.

All copy to be promoted on affiliate sites must be taken from this pack, Awin UI and upon request. Please do not alter any of the creatives, copy and links available through this pack and/ or the AWIN UI.

Please, can affiliates ensure that all substantiations are visible to the user at all times.

If you require additional/ bespoke copy please email us to affiliates@moneysupermarket.com

Savings Claims Process

What are savings claims?

We have a dedicated team that sources the most up to date claims to ensure credibility, validity and to gain utmost trust from our all-important users. Here is an example of a savings claim for Energy:

*51% of customers that applied to switch via MoneySuperMarket could save at least £289.40, March 2020.

How often are the savings claims updated?

We update these claims every three to four months. Our data science team will send the updates every three months, the updates you receive will always appear to lag a month behind but these will be the most up to date claims i.e. in December we will receive the most up to date claims up until November. Please update the copy accordingly and stay alert of any communication updates sent by email and affiliate programme profile. (You'll also find updated 'Savings Claims' on our [profile overview](#) on the Awin platform).

Please note that these 'Savings Claims' should not be listed as 'offers' but 'Savings Claims' to inform the users about the savings that they could obtain completing a quote or application through MoneySuperMarket. Ensure that the wording is left as it is when we send the updates over to you to be updated.

Savings claims compliance policy

- The ‘Savings Claims’ should not be listed as ‘offers’ but ‘Savings Claims’. This copy is to inform the users about the savings that they could obtain completing a quote or application through MoneySuperMarket.
- We update these claims every three to four months, so please update the copy accordingly and stay alert of any communication update sent by email and affiliate programme profile.
- Please ensure that all substantiations are always visible to the user.
- Please do not alter the copy or landing pages.

Savings claims (June 2020 update)

Car insurance

Save up to £284 on your car insurance*

*51% of consumers could save up to £284.51. Consumer Intelligence, June 2020.

Landing page: <https://www.moneysupermarket.com/car-insurance/car-insurance/>

Home Insurance

Save up to 44% on your home insurance*

*51% of consumers could save up to 44.70%. Consumer Intelligence, June 2020.

Landing page: <https://www.moneysupermarket.com/home-insurance/home-insurance/>

Pet insurance

Save up to 66.83% on your pet insurance*

*51% of consumers could save up to 66.83% on a lifetime Pet Insurance Policy. Consumer Intelligence, June 2020.

Landing page: <https://www.moneysupermarket.com/pet-insurance/pet-insurance/>

Energy

Save at least £286 on your energy bills*

51% of customers that applied to switch via MoneySuperMarket could save at least £286.50, June 2020.

Landing page: <https://www.moneysupermarket.com/gas-and-electricity/gas-and-electricity/>

Travel insurance (single)

Cover from just £5.50*

*Based on an individual aged 30 taking single trip cover for 3 days to France. Cover starts on 7 October 2020 and ends on 10 October 2020.

Landing page: <https://www.moneysupermarket.com/travel-insurance/travel-insurance/>

Travel insurance (annual multi-trip)

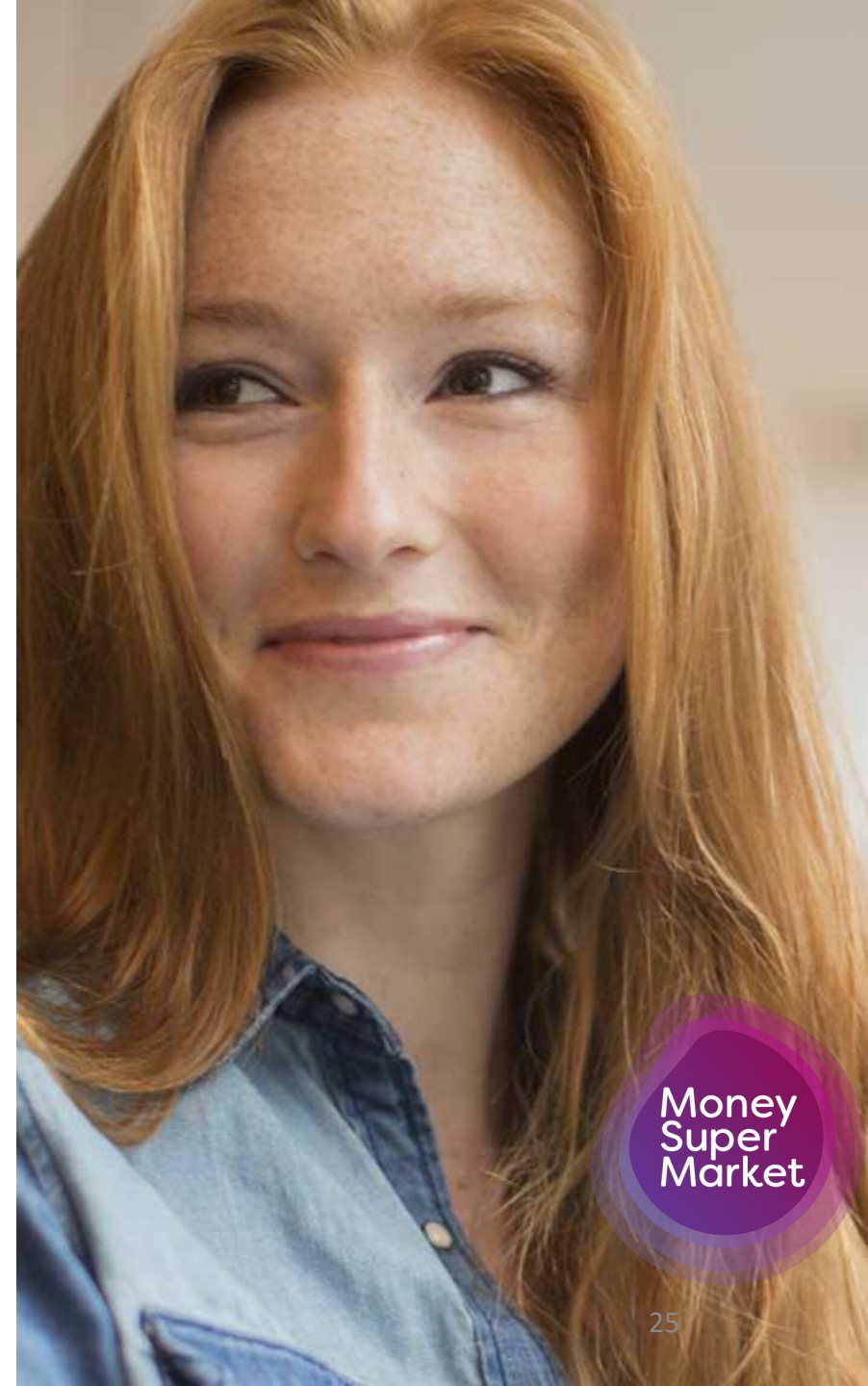
Cover from just £17.83*

*Annual cover from £17.83 based on an individual aged 30 taking annual cover for travel in Europe. Cover starts on 7 October 2020 and ends after 12 months.

Landing page: <https://www.moneysupermarket.com/travel-insurance/travel-insurance/>

(NB Travel Insurance is not a product we are currently promoting due to recent events)

Approved creatives

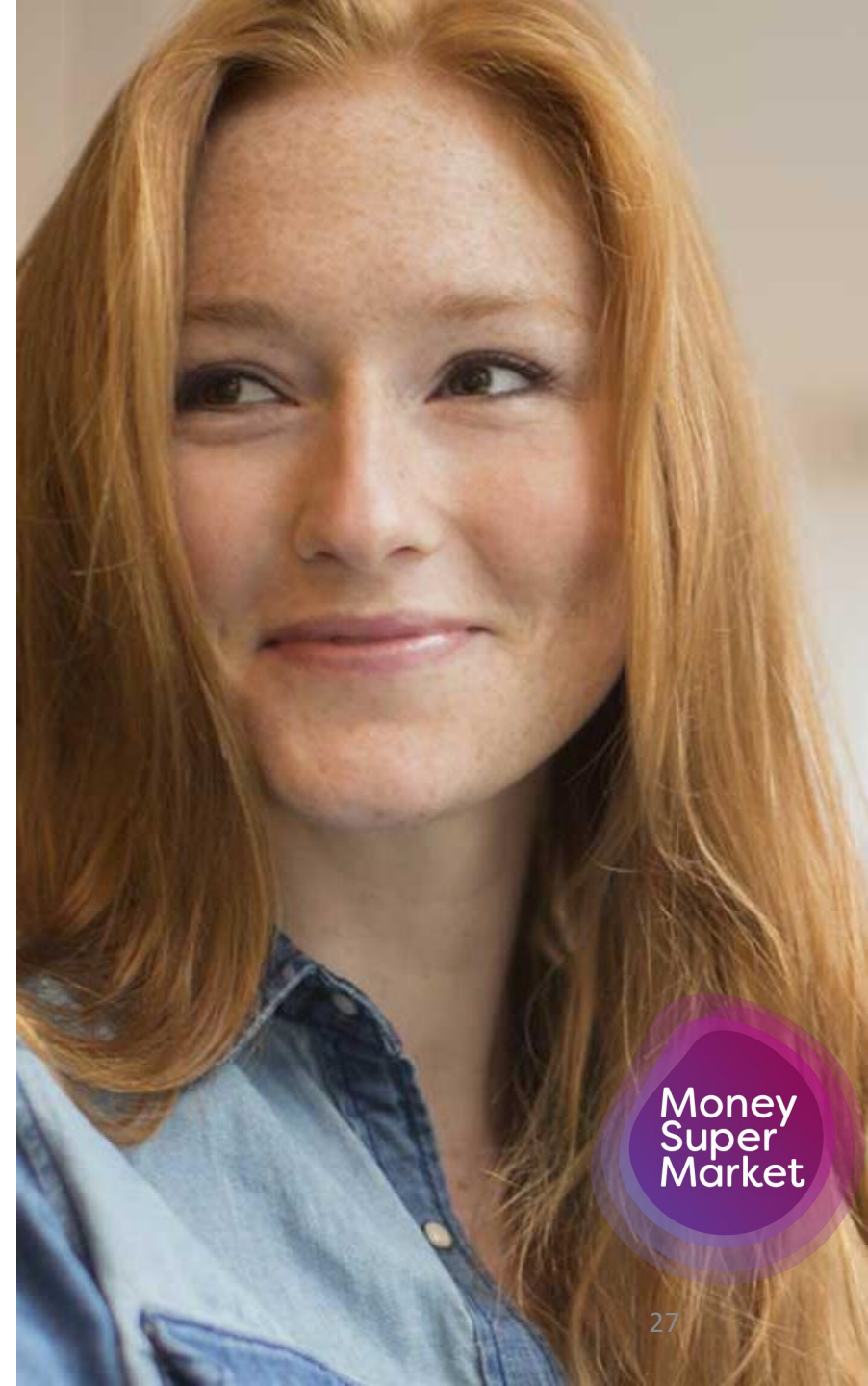


Approved creatives

All creatives to be promoted on affiliate sites must be taken from the Awin UI and upon request. Please do not alter any of the creatives, copy and links available through this pack and/ or the AWIN UI.

If you require additional/ bespoke creatives please email us to affiliates@moneysupermarket.com

Commission groups and incentives



Commission groups and incentives

We have different conversion points across a range of products on our site, so we have different commission structure by product and publisher type which includes:

- **CPA:** We pay a percentage or fix £ amount of commission for every application completed on MoneySuperMarket's website or for every application completed with the use of rewards like gift-cards and cashback.
- **Click outs:** We pay a percentage or fix £ amount for users that complete an application on MoneySuperMarket's website and click out to one of our partner's sites.

Please check our rate card to find out more details about the commission we pay for every product, and the range of promotional incentives that we have available among T&C's.

If you have an enquiry about the rates, please send us an email to affiliates@moneysupermarket.com

If you have an enquiry about the Awin platform, please email to Awin to uk-accountmanagement@awin.com

Car insurance

COMMISSION GROUPS			Policy application Standard rate	VALIDATION POLICY
Our commission groups are applicable based on user journey / affiliate type				
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS		
CLICK OUT (Click out commission paid for users that complete an application in MSM and click out to a partner site)	INACTIVE NON-INCENTIVE BASED AFFILIATES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 click outs a month. 	£3.52	<ol style="list-style-type: none"> 1. Attribution: Last click. 2. Cookie period: 1-day session. 3. Car insurance - commission models: <ul style="list-style-type: none"> • Click out: User completes an application in MSM and clicks out to a partner site without applying for an incentive. (Cashback or gift) • CPA: User completes a form in MSM, clicks out to a partner site and completes the purchase of policy on partner site (paid within two months after the transaction is completed – commission for cancelled policies are rejected). Applicable to affiliates that use cashback or gifts as an incentive. 4. Exclusives and increased rates <ul style="list-style-type: none"> • Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. • Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) 5. Tracking link for CPA / Incentive-based publishers: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). 6. TQ /Claims process: They also need to have a method that will enable us to identify claims/Transaction Queries submitted by the users. (See tracking instructions section). 7. Cashbacks per year: One cashback or gift card will be paid per user per the calendar year. 8. Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. 9. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. 10. Compliance: <ul style="list-style-type: none"> • Click out to sale correlation: MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) • Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	ACTIVE NON-INCENTIVE BASED AFFILIATES Applicable from September 2020	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 click outs a month. 	£4	
CPA (CPA commission paid for successful applications completed in MSM)	CASHBACK SITES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. 	£27.50	
	LOYALTY SITES (CASHBACK)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback and redeemable points as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other cashback partners because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	£28.5	
	VOUCHER SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. 	£11.5 CPA + £16 Gift card Gift campaign in progress	
	LOYALTY SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other voucher sites because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	£12.5 CPA + £16 Gift card Gift campaign in progress	

Home insurance

COMMISSION GROUPS			Policy application Standard rate	VALIDATION POLICY
Our commission groups are applicable based on user journey / affiliate type				
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS		
CLICK OUT (Click out commission paid for users that complete an application in MSM and click out to a partner site)	INACTIVE NON-INCENTIVE BASED AFFILIATES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 click outs a month. 	£3	<ol style="list-style-type: none"> 1. Attribution: Last click. 2. Cookie period: 1-day session. 3. Home insurance - commission models: <ul style="list-style-type: none"> • Click out: User completes an application in MSM and clicks out to a partner site without applying for an incentive. (Cashback or gift) • CPA: User completes a form in MSM, clicks out to a partner site and completes the purchase of policy on partner site (paid within two months after the transaction is completed - commission for cancelled policies are rejected). Applicable to affiliates that use cashback or gifts as an incentive. 4. Exclusives and increased rates <ul style="list-style-type: none"> • Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. • Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) 5. Tracking link for CPA / Incentive-based publishers: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). 6. TQ /Claims process: They also need to have a method that will enable us to identify claims/Transaction Queries submitted by the users. (See tracking instructions section). 7. Cashbacks per year: One cashback or gift card will be paid per user per the calendar year. 8. Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. 9. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. 10. Compliance: <ul style="list-style-type: none"> • Click out to sale correlation: MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) • Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	ACTIVE NON-INCENTIVE BASED AFFILIATES Applicable from September 2020	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 click outs a month. 	£4	
CPA (CPA commission paid for successful applications completed in MSM)	CASHBACK SITES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. 	£26	
	LOYALTY SITES (CASHBACK)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback and redeemable points as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other cashback partners because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	£27	
	VOUCHER SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. 	Gift campaign in progress	
	LOYALTY SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other voucher sites because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	Gift campaign in progress	

Energy

COMMISSION GROUPS			Single switch Standard rate	Dual switch Standard rate	VALIDATION POLICY
Our commission groups are applicable based on user journey / affiliate type					
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS			
CLICK OUT (Click out commission paid for users that complete an application in MSM and click out to a partner site)	INACTIVE NON-INCENTIVE BASED AFFILIATES	✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 switch applications a month.	£5.2	£7.50	<ol style="list-style-type: none"> 1. Attribution: Last click. 2. Cookie period: 1-day session. 3. Energy - commission models: <ul style="list-style-type: none"> • Click out: User completes an application in MSM without applying for an incentive. (Cashback or gift). • CPA: User completes energy switch application and submit it on MSM. Applicable to affiliates that use cashback or gifts as an incentive. commission for cancelled policies are rejected 4. Exclusives and increased rates <ul style="list-style-type: none"> • Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. • Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) 5. Tracking link for CPA / Incentive-based publishers: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). 6. TQ /Claims process: They also need to have a method that will enable us to identify claims/Transaction Queries submitted by the users. (See tracking instructions section). 7. Cashbacks per year: One cashback or gift card will be paid per user per the calendar year. 8. Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. 9. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. 10. Compliance: <ul style="list-style-type: none"> • Click out to sale correlation: Commission for cancelled applications won't be rejected for click out publisher promoting energy, but MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) • Cashback abuse prevention: The user must have BACS as your registered payment method to complete a cashback journey. • Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
		ACTIVE NON-INCENTIVE BASED AFFILIATES Applicable from September 2020	✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 sales a month.	£8.5	
CPA (CPA commission paid for successful applications completed in MSM)	CASHBACK SITES	✓ Rate applicable to affiliates that use cashback as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user.	£13.5	£26	
	LOYALTY SITES (CASHBACK)	✓ Rate applicable to affiliates that use cashback and redeemable points as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other cashback partners because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers.	£15	£30.50	
	VOUCHER SITES (GIFTS)	✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user.	Gift campaign in progress	Gift campaign in progress	
	LOYALTY SITES (GIFTS)	✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other voucher sites because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers.	Gift campaign in progress	Gift campaign in progress	

Pet insurance

COMMISSION GROUPS Our commission groups are applicable based on user journey / affiliate type			POLICY APPLICATION Standard rate	VALIDATION POLICY
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS		
CLICK OUT (Click out commission paid for users that complete an application in MSM and click out to a partner site)	INNACTIVE CLICK OUT PUBLISHERS	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 click outs a month. ✓ Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. ✓ Exclusives will be provided for periods of up to 3 months and will be extended based on performance. 	£2	<ol style="list-style-type: none"> 1. Attribution: Last click. 2. Cookie period: 1-day session. 3. Pet insurance - commission models: <ul style="list-style-type: none"> • Click out: User completes an application in MSM without applying for an incentive. (Cashback or gift). • For pet insurance we are unable to offer cashback or gift incentives at the moment because we can't track sales back for this product.* 4. Exclusives and increased rates <ul style="list-style-type: none"> • Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. • Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) 5. Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. 4. Compliance: <ul style="list-style-type: none"> • Click out to sale correlation: MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) • Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	ACTIVE CLICK OUT PUBLISHERS Applicable from September 2020	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 click outs a month. ✓ Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. ✓ Exclusives will be provided for periods of up to 3 months and will be extended based on performance.. 	£3	

Travel insurance | General travel insurance policies

COMMISSION GROUPS			Backpack trip Standard rate	Single trip Standard rate	Annual trip Standard rate	VALIDATION POLICY
Our commission groups are applicable based on user journey / affiliate type						
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS				
CPA (CPA commission paid for successful applications completed in MSM)	INACTIVE NON- INCENTIVE BASED AFFILIATES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 sales a month. 	£1.40	£1.42	£1.44	<ol style="list-style-type: none"> Attribution: Last click. Cookie period: 1-day session. Travel insurance - commission model: CPA: User completes a form in MSM, clicks out to a partner site and completes the purchase of policy on partner site (paid within two months after the transaction is completed - commission for cancelled policies are rejected). Applicable to affiliates that use cashback or gifts as an incentive. Exclusives and increased rates Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) Tracking link for CPA / Incentive-based publishers: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). TQ /Claims process: They also need to have a method that will enable us to identify claims/Transaction Queries submitted by the users. (See tracking instructions section). Cashbacks per year: One cashback or gift card will be paid per user per the calendar year. Maximum commission: For travel insurance we pay a maximum commission of £50 per transaction.* Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. Compliance: Click out to sale correlation: MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	ACTIVE NON- INCENTIVE BASED AFFILIATES Applicable from September 2020	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 sales a month. 	£1.55	£1.57	£1.59	
	CASHBACK SITES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. 	20.5%	20.8%	21.1%	
	LOYALTY SITES (CASHBACK)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback and redeemable points as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other cashback partners because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	21.4%	21.7%	21%	
	VOUCHER SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method use a bespoke tracking link with relevant parameters to identify session and user. 	Gift campaign in progress	Gift campaign in progress	Gift campaign in progress	
LOYALTY SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other voucher sites because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	Gift campaign in progress	Gift campaign in progress	Gift campaign in progress		

Travel insurance | Pre-existing conditions travel insurance policies

COMMISSION GROUPS Our commission groups are applicable based on user journey / affiliate type			Pre-existing Backpack trip Standard rate	Pre-existing Single trip Standard rate	Pre-existing Annual trip Standard rate	VALIDATION POLICY
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS				
CPA (CPA commission paid for successful applications completed in MSM)	INACTIVE NON-INCENTIVE BASED AFFILIATES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 sales a month. 	£1.50	£1.52	£1.54	<ol style="list-style-type: none"> Attribution: Last click. Cookie period: 1-day session. Travel insurance - commission model: CPA: User completes a form in MSM, clicks out to a partner site and completes the purchase of policy on partner site (paid within two months after the transaction is completed - commission for cancelled policies are rejected). Applicable to affiliates that use cashback or gifts as an incentive. Exclusives and increased rates Exclusive and increased rates will be applicable in exchange of extra exposure and/or premium listings. Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) Tracking link for CPA / Incentive-based publishers: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). TQ /Claims process: They also need to have a method that will enable us to identify claims/Transaction Queries submitted by the users. (See tracking instructions section). Cashbacks per year: One cashback or gift card will be paid per user per the calendar year. Maximum commission: For travel insurance we pay a maximum commission of £50 per transaction.* Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. Compliance: Click out to sale correlation: MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	ACTIVE NON-INCENTIVE BASED AFFILIATES Applicable from September 2020	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 sales a month. 	£1.55	£1.57	£1.59	
	CASHBACK SITES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. 	21.3%	21.6%	21.9%	
	LOYALTY SITES (CASHBACK)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback and redeemable points as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other cashback partners because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	22.2%	22.2%	22.5%	
	VOUCHER SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. 	Gift campaign in progress	Gift campaign in progress	Gift campaign in progress	
LOYALTY SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other voucher sites because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	Gift campaign in progress	Gift campaign in progress	Gift campaign in progress		

Credit monitor

COMMISSION GROUPS			CREDIT CHECK APPLICATION	VALIDATION POLICY
Our commission groups are applicable based on user journey / affiliate type				
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS	Standard rate	
Lead (Lead commission paid for new credit check applications)	INACTIVE CONTENT PUBLISHERS	<ul style="list-style-type: none"> ✓ Lead commission paid for users that complete an application in MSM and click out to a partner site. ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive less than 200 leads a month. 	£1.00 Journey setup in progress	<ol style="list-style-type: none"> 1. Attribution: Last click. 2. Cookie period: 1-day session. 3. Credit monitor - commission models: • Lead generation: User completes credit check application and submit it on MSM. • Type of leads: user needs to be a new Credit Monitor customer. 4. Exclusives and increased rates • Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. • Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) 5. User journey: • The user needs to complete a genuine new registration and free credit score. • The credit monitor application must be completed via the online journey and any purchases via MoneySuperMarket Apps will not be eligible for commission and/ or cashback for the user. 6. Tracking link for cashback and bespoke partnerships: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). 7. TQ /Claims process: All cashback claims for untracked applications will be reviewed and processed by Moneysupermarket.com, but only one claim can be paid per user for the credit monitor. 8. Cashbacks per year: One cashback will be paid per user per the calendar year. 9. Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. 10. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. 11. Compliance: • Cashback abuse prevention: The user must have BACS as your registered payment method to complete a cashback journey. • Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	ACTIVE CONTENT PUBLISHERS Applicable from September 2020	<ul style="list-style-type: none"> ✓ Lead commission paid for users that complete an application in MSM and click out to a partner site. ✓ Rate applicable to affiliates that do not promote incentive based offers. e.g. cashback, vouchers, gift cards, etc. ✓ Affiliates that drive more than 200 leads a month. 	£2.00 Journey setup in progress	
	CASHBACK SITES	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ CPA commission (cashback) paid for successful applications completed in MSM ✓ Cancelled applications will be rejected. 	£3.20 Journey setup in progress	
	LOYALTY SITES (CASHBACK)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use cashback and redeemable points as the main promotional method and give away 100% or a percentage of their commission to the user and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other cashback partners because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. ✓ CPA commission (cashback) paid for successful applications completed in MSM. 	£3.50 Journey setup in progress	
BESPOKE PARTNERSHIPS WITH LEAD –GEN PUBLISHERS	<ul style="list-style-type: none"> ✓ Rate applicable to retailers/ providers that run credit checks to their customers and refer them to MSM when the application is rejected and use a bespoke tracking link with relevant parameters to identify session and user. ✓ CPA commission (cashback) paid for successful applications completed in MSM. 	£4.50 Journey setup in progress		

Life insurance

COMMISSION GROUPS Our commission groups are applicable based on user journey / affiliate type			POLICY APPLICATION Standard rate	VALIDATION POLICY
COMMISSION MODEL	AFFILIATE TYPE	RATE TERMS		
CPA (CPA commission paid for successful applications completed in MSM)	VOUCHER SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional method and use a bespoke tracking link with relevant parameters to identify session and user. 	£90 CPA + £100 Gift card Journey setup in progress	<ol style="list-style-type: none"> Attribution: Last click. Cookie period: 1-day session. Travel insurance - commission model: <ul style="list-style-type: none"> • CPA: User completes a form in MSM, clicks out to a partner site and completes the purchase of policy on partner site (paid within seven months after the transaction is completed – commission for cancelled policies are rejected). Applicable to affiliates that use gifts as an incentive. Exclusives and increased rates <ul style="list-style-type: none"> • Exclusive and increased rates will be applicable in exchange of extra exposure and/ or premium listings. • Exclusives will be provided for periods of up to 3 months and will be extended based on performance. (Click out to sale rate for click out affiliates and volume/ ROI for CPA affiliates) Tracking link for CPA / Incentive-based publishers: these affiliates will need to have a bespoke tracking pixel which includes adding a click reference and source code on their tracking code/ deep-link, which allow us to track back transactions to the sales. Any transaction driven from these type of publishers without the use of a bespoke link will have to be rejected. (See tracking instructions section). TQ /Claims process: They also need to have a method that will enable us to identify claims/Transaction Queries submitted by the users. (See tracking instructions section). Cashbacks per year: One cashback or gift card will be paid per user per the calendar year. Geography: Our products are only available to residents of Great Britain. Residents of the Channel Islands or Northern Ireland are not eligible. Incentives: Affiliates are only authorised to promote one type of incentive. E.g. Cashback or gift cards. This means that cashback sites aren't authorised to promote gift cards and vice versa. Compliance: <ul style="list-style-type: none"> • Click out to sale correlation: MSM will investigate traffic sources for click out publishers when the click out correlation between Internal reports and Awin has a difference higher than 70% and when the click out to sale rate is lower than 70%. (Check compliance section for more details) • Copy, creatives and offers: The MoneySuperMarket Group is proud to have some of the UK's most trusted brands on its portfolio and takes its brand reputation and compliance policies very seriously. If an affiliate is found in breach of any of the policies stated in the programme, including the promotion of unauthorised copy, creatives and offers will result in immediate suspension pending further investigation. MoneySuperMarket reserves the right to decline commissions on transactions when any unauthorised activity is committed. (Check compliance and authorised copy/ creatives sections for more details).
	LOYALTY SITES (GIFTS)	<ul style="list-style-type: none"> ✓ Rate applicable to affiliates that use voucher codes and gift cards as the main promotional and use a bespoke tracking link with relevant parameters to identify session and user. ✓ They differ from other voucher sites because their platform structures allow them to target specific demographics (Employee reward programmes, charity schemes, etc.), require their members to create profiles with detailed information about themselves for targeting purposes and users need to be registered to access their offers. 	£95 CPA + £100 Gift card Journey setup in progress	