How to report misleading adverts for debt advice









A short guide

We often see paid-for advertisements on search engines or social media for commercial debt advice that appear misleading or inaccurate or masquerade as a debt advice charity.

This short guide provides information on how to report a misleading debt advert.

Sections include:

- 1. how to report misleading adverts on **social media and search engines**
- 2. how to report misleading adverts to various regulatory bodies.

1. Social media and search engines



X

You can report a misleading debt advert on X (formerly Twitter) to <u>help.x.com</u>. Make sure you have a record of the @ username of the account you are reporting and the direct URL link to the ad.

X has guidance on finding the direct URL of a post on the X <u>Help Center</u>.

You can also report an advert/misleading post when you see it by clicking the three dots next to the post on the right-hand side and selecting 'Report Ad'.

The first step is to confirm that the ad you want to report is in fact a Google ad. Here are some of the different types of Google ads you might see.

- Ads on Google Search: These are ads you see on Google Search results pages and other Google services. 'Sponsored" will always appear before the headline of the ad.
- Ads on non-Google websites and apps: You may see Google ads on non-Google websites and apps. You can identify them as Google ads if you see an AdChoices icon accompanied by an [X] icon that allows you to block the ad.



Google

Complete the <u>report an ad</u> form, OR You can report an ad when you see it by clicking on the three dots next to the ad and clicking on 'Why this ad?'

Sponsored



stoppingthebailiff.co.uk
https://www.stoppingthebailiff.co.uk

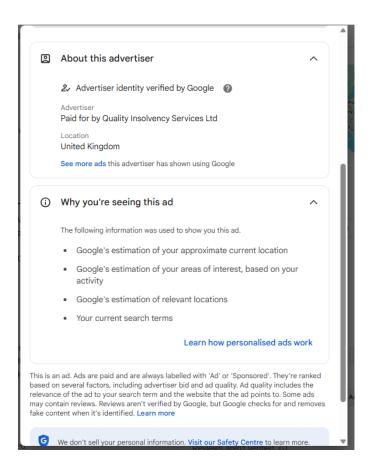
Problems With Bailiffs? | Stop All Action Now

You Could Stop Bailiff Visits With A Simple Payment Plan. Find Out More Now!

Then click on the 'Report' flag and follow the on-screen instructions.







You will receive email confirmation after you have submitted the form. Your report will be reviewed, and if appropriate, action will be taken on the advert.



Bing

Reporting a Bing ad is similar to the Google ad reporting process. All you need is the link to the ad shortcut, to enter your search term and to fill out a short report form.

Report form: https://about.ads.microsoft.com/en-us/resources/policies/report-spam-form





Facebook (Meta)

To report a misleading debt advert when you see it

In your newsfeed, click the three dots ***next to the ad that you want to report. Click 'Report ad' and then follow the on-screen instructions- the ad will often fall under 'Scam, fraud or impersonation'.

To report a misleading debt advert later

Go to the <u>Ad Library</u>. In the 'Search ads' box, enter keywords that are related to the ad or the advertiser's name. Then press the enter key.

Scroll to find the ad that you want to report and click the three dots next to it. Choose 'Report this ad' and then follow the on-screen instructions.



Instagram (Meta)

Press the three dots next to the sponsored ad you want to report - ***(iPhone) or ** (Android) in the top-right corner of the sponsored post. Select 'Report ad'.

Below 'Why are you reporting this ad?' Select the appropriate options to let Instagram know why you are reporting the ad – the ad will often fall under 'Scam, fraud or impersonation'.

Once the ad is reported, it will go through Instagram's ad review system, if a violation of the policy is confirmed, the ad will be removed. You can view Meta's Ad policies here Meta Advertising Policy



TikTok

Occasionally, you may see paid advertisement videos on TikTok. These can sometimes be misleading debt adverts in the <u>form of a video</u>.

To report a video in the TikTok app:

- 1. Go to the video you need to report.
- 2. Press and hold on the video.
- 3. Select Report and follow the instructions provided.

You will need the account username as part of the reporting process.



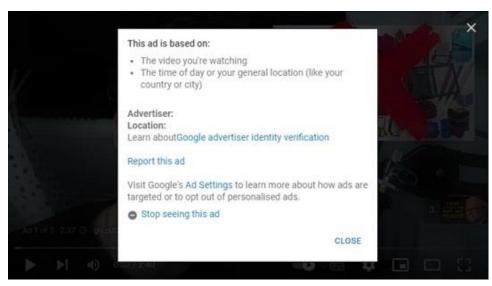
If you see an ad that is misleading or violates Google's ad policies on YouTube, you can report it.

To report the ad, select Info \bigcirc on the ad then click 'why this ad?' and follow the on-screen instructions to submit a report.





YouTube



Alternatively, if you want to report a misleading ad at a different time, you can fill in this <u>report form</u> and submit a report this way.

The YouTube team will then review your ad report and act on the report if appropriate.

*Reporting ads is only available on YouTube mobile and on a computer.



2. Reporting to regulatory bodies

Advertising
Standards
Authority (ASA)

You can complain to the ASA through their website about a paid-for ad. It is easy to register an account which will then auto complete some of the fields for you if you use the service again.

Report an online scam ad - ASA | CAP

If the firm is authorised by the FCA, report the ad to the FCA instead.

Financial Conduct Authority (FCA)

You can report a misleading financial website to the FCA by using the online form.

Report a misleading financial advert | FCA

You can also report issues such as scams and unauthorised firms to the FCA through the Report a scam section of the FCA website.

Insolvency Complaints Gateway

If you see a debt advert that you want to complain about that appears to be from an insolvency practitioner firm or who lists an insolvency practitioner's name on the website, you can use the Insolvency Complaints Gateway online form to complain to the Insolvency Service and to their Recognised Professional Body.

Complain about an insolvency practitioner - GOV.UK (www.gov.uk)

This might be the Insolvency Practitioners Association <u>www.insolvency-practitioners.org.uk/</u> in England and Wales or the Institute of Chartered Accountants in England and Wales (ICAEW). <u>www.icaew.com/regulation/insolvency</u>

