**Section 170.90 Advertising**

a) Licensees shall not make reference, in any form of marketing or advertising, to “Low rates”, or “Lower rates”, or “Lowest rates”, or “Lowest cost”, or indicate by direct or indirect means through such expression as “Low cost”, “Lower cost”, or “Easier to repay”. Licensees shall not make reference or imply, by any device, that the charges for a funding are low.

b) Upon request by the Department, licensees shall forward to the Department all advertising.

c) A licensee may indicate in advertising and otherwise that its business is “licensed” by the State of Illinois. A licensee may not advertise in *a false, misleading or deceptive manner* or imply or indicate that the rates or charges for fundings made are “approved”, “set” or “established” by the Department, Division, or State of Illinois.

d) On a finding that an advertisement is false, misleading, or deceptive, the Secretary may issue a cease and desist order or any other order permitted by the Act.

e) The rules in this Section only apply to activity regulated pursuant to the Act.