**Section 160.190 Advertising**

a) No licensee shall represent either orally or in writing, directly or indirectly, by any means whatsoever, including but not limited to, the use of any office sign (except its duly issued license) or the use and circulation of any letterheads, billheads, blank forms, notes, receipts, certificates, circulars or any written or printed matter that it is licensed by or subject to the supervision of the Department, or the State of Illinois, except by use of the following phrase:

"Licensed by the Illinois Department of Financial and Professional Regulation pursuant to the Sales Finance Agency Act."

Provided, however, that the use or circulation of any written or printed matter containing the foregoing phrase may only be in connection with the licensee's business as a Sales Finance Agency.

b) The licensee shall not advertise in a false, misleading or deceptive manner or imply or indicate that the rates or charges for loans or extensions of credit are "approved", "set", or "established" by the State of Illinois or the Department.

(Source: Amended at 47 Ill. Reg. 9324, effective June 20, 2023)