% voucherify

Reading the Fine Print: Demystifying Terms and Conditions for Coupons, Loyalty Programs, and Referrals

Discover the must-have promotion terms of use and learn how to leverage headless CMS, **Bloomreach** and **Contentful**, to serve relevant promotion content to the right user.

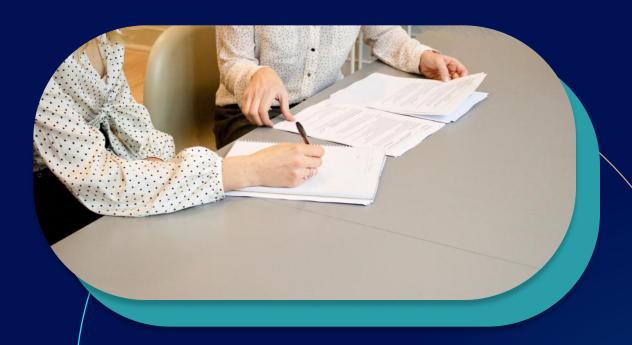


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Introduction

Promotions continue to be some of the most popular ways of increasing customer engagement. When used in a smart way, they can do wonders for revenue.

However, there is one element of promo campaigns that is often overlooked, even though it shouldn't be underestimated: **terms and conditions**.

To increase campaign effectiveness, you need to help customers understand the small print. **Legal compliance** and **transparency** are at the forefront of creating successful coupon offers, loyalty, and referral programs.

This guide is a **comprehensive round-up of all the know-how you need to draft regulations** that will protect your interests and satisfy your audience. What's more, you will find **a set of practical UX tips and sample copies** for writing your own terms and conditions.

To prepare this handbook, we have analyzed **over 130 examples of coupon, loyalty, and referral campaigns** in total, to single out the must-have clauses.

You will also learn how to leverage **Voucherify integrations with headless content management systems, Bloomreach and Contentful**, to create relevant promotion terms and conditions.

*Promotion valid until 06/09/2023 at 23:59 for the purchase of products marked with the APPNSTART label with a minimum value of PLN 200 | Enter code when ordering | Cannot be combined with other offers | It is not possible to pay out the value of the discount code in cash | Prices and availability of products may change during the promotion period | Applies to in-app purchases only



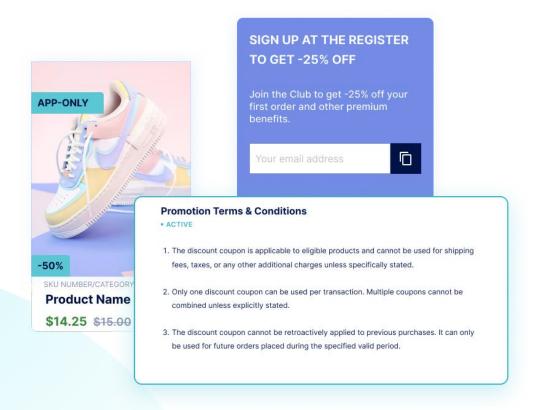
What are terms and conditions?

Terms and conditions are rules that govern a promotional campaign of any kind: whether it's a one-off coupon discount, loyalty program, or refer-a-friend scheme.

Frequently abbreviated as T&Cs, they should include a complete set of promotion details, restrictions, and legal aspects. Normally, terms and conditions outline all the rights and responsibilities of both the brand and the customers.

They are usually published on the company's website as a separate page or document, but they can also be presented to customers as an abbreviated FAQs section or in the form of an infographic.

When it comes to occasional promotional campaigns like seasonal discounts or flash sales, they tend to be much shorter: in such cases, brands usually display the T&Cs in small print in the newsletter or social media posts advertising the campaign.



Why do you need terms and conditions?

Legal compliance

All marketing campaigns are subject to laws. These include consumer protection acts, data privacy and security laws, and other country-specific legislation.

Fraud prevention

All promotions, from simple coupon campaigns to multi-levelled loyalty and referral programs, are susceptible to fraud. This is why it's essential to establish rules and mechanisms that prevent, detect, and address any type of abusive behaviors.

Dispute resolution

In the event of disputes, having clear terms and conditions can serve as a reference point for resolving any issues and disagreements between the customers and the brand.

Limitation of liability

Proper T&Cs help businesses limit their liability by clearly defining the scope and boundaries of the promotion. Limiting liability prevents potential misunderstandings and safeguards your legitimate interests.

Personal data protection

The issue of personal data protection and privacy is of utmost importance these days, and terms and conditions help you make sure that your promo offers and programs meet the privacy requirements and protect the information provided by customers.

Improved user experience

Well-crafted T&Cs play a significant role in improving the UX of marketing campaigns. Clearly defined T&C clauses help manage customer expectations and enhance the user journey.

Clear communication

Being transparent about the campaign rules helps create a fair playing field for both the brand and the customers. When customers are fully informed about the criteria of a promotional offer, they make better shopping decisions.

The unfailing and universal

tips for writing T&Cs

No matter if you're writing terms and conditions for a short coupon campaign, a tiered loyalty program, or a double-sided loyalty program, there are some universal tips worth following to make your T&Cs workable, correct, and practical.

Use clear language

To avoid ambiguity, use plain and precise language. Simple English is recommendable, while complex legal jargon or technical terminology is a no-go.

Make terms and conditions easy to find

Customers shouldn't be forced to scroll up and down to find the program terms and conditions, hidden somewhere at the bottom in fine print. The T&Cs page should be easy to find – make it easily accessible by including a prominent link, tooltip or button on your landing page.

A good practice is to summarize T&Cs in simple FAQs or a dedicated help section. You may also include an overview of the T&Cs at the beginning of the document to provide customers with a quick snapshot of the key points.

Make terms and conditions easy to read

Organize information effectively and accessibly: structure the rules in a logical and easy-to-follow format. Use headings, subheadings, and bullet points to break down information into manageable sections. Use formatting techniques like bolding, italics, or different colors to emphasize important terms, conditions, or requirements.

Make terms and conditions detailed but not overwhelming

Leave no possible use cases, issues, and circumstances without explanation. Cover all the relevant rules, restrictions, and legal clauses. At the same time, avoid overwhelming customers with information overload. Find the golden mean of providing the essential details and cutting down on unnecessary formalities.

Communicate with customers

The T&Cs document should be accessible on the landing page, mobile-responsive, and optimized for viewing on different devices. By providing your customers with this omnichannel experience, you will be able to send them notifications about any changes to your program using various ways of communication.

Seek customer feedback

Once you have drafted the T&Cs, ask for feedback from your target group, be open to receiving it, and implementing it accordingly. Customer feedback can provide valuable insights into how well the terms text is understood and where improvements can be made to enhance the UX.

Always check local legal requirements

Depending on where your business is registered, you may encounter specific legal requirements and regulations related to promotions, marketing, advertising, and sales. Double-check whether you've included all the information required by law in your terms and conditions.

If your store is EU-based, you will have to follow the promotion transparency requirements of the Omnibus Directive, while US-based retailers must include arbitration and waiver clauses. After drafting your T&Cs, it's a good idea to verify their correctness with your legal team.

Legal challenges to look out for



The Omnibus Directive – This EU directive states that brands must provide transparent information regarding promotions or discounts, such as the length of the promotion, restrictions or limitations, and any other pertinent details essential for consumer protection. For example, in the case of discounts, shops must always display the original price and the lowest price in the last 30 days.



GDPR – The EU General Data Protection Regulation entered into force in 2016 and transformed the concept of data protection toward much stricter rules. Companies are now obliged to provide clear information about the ways in which they use, process, and store customer data.



CAN-SPAM Act – This US law regulates commercial email communications. It requires clear and accurate header information, opt-out mechanisms, and restrictions on deceptive subject lines and email content for marketing emails sent to US recipients. You must take it into consideration when preparing your terms and conditions and sending promo newsletters.



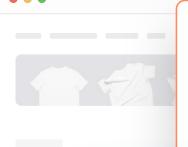
Time limits – in some countries, e.g., in China and France, the use of flash sales and time-limited offers is restricted to prevent unfair competition and protect consumers. Ecommerce businesses must ensure that such promotions are conducted in a transparent and fair manner, without misleading consumers.



Gift card limits – Some countries have also introduced special legislation concerning gift cards, so if they are part of your campaign, make sure to comply with these laws in your country. For instance, in the US, the so-called Credit CARD Act states that gift cards can only be redeemed at the stores and restaurants that sell them and cannot expire until at least five years from the activation date.



Anti-discrimination laws – No matter what kind of promotion you are designing, you should avoid any type of discrimination. Various laws prohibit discrimination on a number of grounds, such as gender, race, religion, disability, and sexual orientation.





You are a real MVP!

Congratulations, Monica.

Thank you for placing your sixth order with us.

Grab a -25% time-limited offer on all items from your wishlist. Follow the link to auto apply it to your next order!



Promotion Terms & Conditions

• ACTIVE

- The discount coupon is applicable to eligible products and cannot be used for shipping fees, taxes, or any other additional charges unless specifically stated.
- Only one discount coupon can be used per transaction. Multiple coupons cannot be combined unless explicitly stated.
- The discount coupon cannot be retroactively applied to previous purchases. It can only be used for future orders placed during the specified valid period.

What are the most common

terms and conditions?

COUPONS

The most popular rule for coupon campaigns is **limiting coupon usage with other promotional offers (76%)**. Its goal is to eliminate the possibility of coupon stacking. This can result from either a conscious choice to secure margins better or software limitations, as plenty of coupon systems do not offer stacking functionalities.



64% of businesses incorporate exclusion rules based on premium products, licensed collections, or on-sale products.



Over **50%** of brands clearly mark such restrictions as **time limits** or **rules stating that coupons are not transferable and not redeemable.**

Less than half of surveyed brands clearly underline **the redemption limits** and **non-applicability to taxes**, **shipping**, **and handling charges**. What's more, **32**% include **a rule saying that the coupon discount excludes gift cards and e-gift card purchases**. The absence of this rule in T&Cs leads to confusion, which hinders the customer journey altogether.

Below, you can see a breakdown of the most popular coupon terms and conditions:

- Coupon not valid with any other promotional offer **76%**
- Product/collections exclusion rules 64%
- ✓ Time limits 56%
- Coupon not transferable and not redeemable for cash, credit, or toward previous purchases – 52%
- Redemption limits: 1 per customer 42%
- Not applicable to taxes, or shipping and handling charges 34%
- Coupon discount excludes gift cards and e-gift cards purchases 32%
- Geolocation restrictions 30%
- Spending threshold 18%

LOYALTY PROGRAMS

When it comes to terms and conditions for loyalty programs, there are **five** types of clauses that feature in all of the analyzed cases (100%):

- **Earning rules specification** in other words, how points and rewards are earned.
- Point and reward values how much points and rewards are worth and how they can be exchanged.
- Eligible purchases what purchases qualify for receiving points or what purchases a customer can make using earned points.
- Termination conditions how a customer can cancel membership or how the company may terminate the customer's membership.
- **Dispute resolution** how any disagreements and claims arising from the program can be legally resolved.



80% of businesses use regionspecific rules – limiting membership eligibility only to people from certain locations, usually a country, mostly done for legal reasons.



70% of businesses make their rewards not exchangeable for cash – the earned bonuses cannot be exchanged for their monetary value.

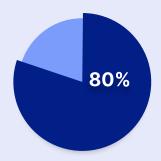
Other popular loyalty terms and conditions clauses include the following:

- Not transferable to another person (80%) meaning that you cannot share your loyalty card and points with other people.
- Redemption limits (70%) setting various rewards redemption limits, e.g., once per visit, three times per month.
- Specific time limits (67%) making a purchase on a certain day or within happy hours gives double points.
- Spending threshold (67%) this usually refers to the minimum amount a customer must spend to receive or redeem points.

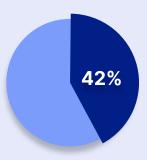
REFERRAL PROGRAMS

In the case of terms and conditions for referral programs, the 5 rules presented below appear in all of the studied brands (100%):

- ✓ Eligibility of referrer: The referrer must be an existing customer with a valid account/account in good standing to be eligible for a reward.
- ✓ Eligibility of referee: The referee must be a new customer or/and not a lead of the given company already (in B2B referrals).
- One-time referral: A given referee can only be referred to the company once, and the first referral counts only.
- Tax responsibility: Companies are not responsible for any taxes, as required by law, arising from the provision of the referral gift(s).
- Self-referral prohibition: Referrers cannot refer themselves. The referee and the referee cannot be the same person.



80% of businesses decide to use unique referral links as their registration form for the referral program.



42% of brands also decide to limit the number of referrals that can be made or specify a monetary amount that can be gained within a stated period of time.

While speaking of the **required referee activity, which was enumerated in 62% of referral program terms and conditions** as a constitute of a successful referral, it usually refers to:

- ✓ The referee making a qualifying purchase of a product or service (sometimes with a minimum amount).
- Registering for the store online.
- Staying signed up/being an active customer for a given period of time.



36% of terms and conditions contain a clause restricting the referral program usage to the specific region or country where it is valid.

Additionally, as much as **30% of brands** specify that they only grant **one** award for each one of the successful referrals.

A common restriction concerns the referee's age – in **34% of the cases**, **the referee must be at least 18 years old** to participate in the program.

Clause categories that must

turn up in your campaign T&Cs

COUPON CAMPAIGNS

Eligibility criteria

Clearly define who is eligible to use the coupon, such as new or existing customers, or specific demographics, to ensure that the offer reaches the intended audience. Customer segmentation and targeting will help you achieve this.

Coupon validity

State the start and end dates of the coupon's validity to establish a clear timeline within which customers can redeem the offer. Make it especially clear when you want to create a sense of urgency.

Coupon value

Specify the discount or benefit provided by the coupon, whether it is a percentage off, a fixed amount, or a specific product or service included in the promotion.

Exclusion rules

To prevent misuse or confusion, clearly outline any items or categories that are excluded from the coupon's application, such as gift cards, on-sale products, premium items, or specific brands.

Usage restrictions

Detail any limitations on how the coupon can be used, if it is valid only for specific geolocation, if there are any minimum spending thresholds, and where in particular it can be applied.

Coupon stacking

Define whether or not you allow coupon stacking, i.e., combining multiple coupons or discounts on a single purchase. You may choose to allow coupon stacking only in particular cases or for all purchases, or prohibit it altogether.

Redemption process

Explain how customers can redeem the coupon code, provide coupon redemption limits, specify whether the coupon is valid for online checkout, in-store, and provide any other specific instructions for redemption.

Fraud prevention

Include measures to prevent coupon abuse or fraudulent activities, such as prohibiting the reproduction, coupon social media sharing, resale, or any other unauthorized use of the coupon.

Modification and termination

Reserve the right to modify or terminate the coupon or its terms at any time, providing flexibility to adapt to changing business needs or unforeseen circumstances.

Statement of availability

Clarify that coupon redemption is subject to availability to manage customer expectations and avoid potential disappointment if the coupon cannot be redeemed due to limited stock or other factors.

LOYALTY PROGRAMS

Membership eligibility

Define in detail who can enter the loyalty program: the basic conditions are the member's age and location. Emphasize that the program is open only to individuals to prevent bulk point collection by groups.

Membership conditions

Inform users about particular conditions governing their membership. Let them know whether the program is free, paid, or by invitation, and that inactive accounts get deactivated and deleted. Make it clear if customers can enrol automatically with the first purchase, by filling out a form, or in another way.

Points of sale

Make it clear where exactly the loyalty program works if you have different customer touchpoints: brick-and-mortar shops, mobile applications, or online stores. Tell the customer if they need a loyalty card to participate in the program.

Expiration dates

Specify validity periods for earned points, activated rewards, and tiers entered by the loyalty program member. Make sure the rules are clear, but if necessary, establish individual time limits for particular elements of the program.

Eligible products or services

Let the loyalty program participants know what the qualifying purchases are: which products and services they buy from you give them points and which are excluded from the rewards scheme. Non-eligible purchases are usually gift cards, on-sale items, or limited product editions.

Purchase requirements

Define the minimum and maximum purchase requirements that qualify an order as participating in the loyalty program. You may decide that points are earned only if the customer has made a purchase of a minimum amount or set a maximum annual value of purchases that qualify for the rewards program.

Promotion stacking

Give information about promo stacking opportunities. You may eliminate this possibility whatsoever, stating that the discounts earned from the loyalty program cannot be combined with other bonuses and incentives, or allow certain circumstances that enable buyers to combine their discounts.

Redemption conditions

Specify rewards redemption conditions for your program: how points can be exchanged for rewards, how to redeem and collect rewards, what the earned discounts and rewards apply to.

Tiers specification

Include detailed information about the way tiers work in your loyalty program. Let the customers know how many tiers there are, what their names are, how many points a user needs to enter a tier – or what other conditions must be met to move from tier to tier.

Fraud prevention

Some fraud prevention measures include: limiting membership to one account/email/card per person; prohibiting combined use of a single account by a formal group such as an association or company; and limiting access to the program to persons connected with the brand.

REFERRAL PROGRAMS

Eligibility conditions

Specify who is eligible for participation in the program as a referrer and a referee. Don't forget to mention all of the formal eligibility criteria, such as age, country of origin, or other legal aspects that must be accounted for.

Referee activity

Apart from specifying eligibility limitations for who can or cannot be a referee in the program, define what actions a referred person must take for a referral to be successful and what the qualifying purchases are.

Program characteristics

Provide the following information: Is the program single- or double-sided? How many referees can a single referrer refer? Are there tiers in the program? Is it connected with any loyalty program your brand offers?

Referral process

Let customers know how to submit their referrals, what channels and methods can be used for this purpose, what the qualifying purchases are, and in what cases referrals will not work.

Referral restrictions

Highlight all the restrictions that apply to referrals in your program. For example: a referee can be referred only once; only the first referral counts; or, existing program members must not refer themselves.

Reward criteria

Tell the program user about the rules for reward eligibility and the custom events that trigger reward redemptions. If possible, outline the characteristics and types of the rewards (e.g., discounts, gift cards) or emphasize that some products may be excluded from the rewards set.

Reward redemption

Describe the reward redemption process, including information about expiration dates and the actions that must be taken to redeem a particular reward. Define what rewards are eligible for the referrer and for the referee.

Reward restrictions

To protect your budget, think of limiting the rewards that can be gained by the referrer, no matter if they are monetary or in the form of points or discounts. Setting specific timeframes can also help you in this respect.

Fraud prevention

Remember to include clauses that protect your program from referral fraud. Stop customers from fraudulent activities, such as creating several accounts for the same person or giving false personal information to abuse the program. Explain how fraud attempts and cases will be addressed.

Disclaimers

Include any disclaimers that reserve your rights to various program modifications or to its termination as well as your right to be the final decision-maker in all cases and situations connected with the program

Terms and Conditions Cheat Sheet

We've prepared this handy **cheat sheet with sample clauses** that you can modify accordingly and use in your template and for your campaigns. We have divided the clauses into **program categories** and **thematic types**. Feel free to use them for your **coupons**, **discounts**, **loyalty programs**, and **referrals**.

COUPON CAMPAIGNS

Category	Sample copy
Coupon value	The coupon provides a fixed discount value of \$10 off full-priced products.
Eligibility criteria	The coupon is exclusively for new customers who sign up for a newsletter via email.
Time limits	The coupon is valid for 30 days from the anniversary date of customer registration.
Exclusion rules	The coupon cannot be used on sale items/clearance merchandise.
Usage restrictions	The coupon is valid only when using a particular payment method, such as credit card, PayPal, or a specific mobile wallet.
Coupon stacking	Not valid with any other promotional offers.
Redemption limits	The coupon can be redeemed only once per customer/per transaction.
Applicability to gift cards	The coupon cannot be applied to gift cards or gift card purchases.
Shipping, taxes, and handling charges	The coupon discount does not apply to any additional charges such as shipping, taxes, and handling charges.
Returns policy	Returns or exchanges of items purchased with the coupon will be refunded at the discounted price.
Statement of availability	Coupons are subject to availability.
Fraud prevention	Any attempt to manipulate, reproduce, or tamper with coupons will be considered fraudulent and may result in legal action.
Modification and termination	The company reserves the right to modify or cancel the coupon at any time without prior notice.
Dispute resolution	Any legal actions or proceedings arising from the coupon or its usage shall be exclusively brought in the courts of a [specify the applicable jurisdiction here].

LOYALTY PROGRAMS

Category	Sample copy
Membership conditions	Members must maintain an active program membership to earn and redeem points. You may opt out of the program at any time.
Eligibility criteria	Membership in the program is available to any United States resident who is at least 18 years old and provides valid and accurate personal information when enrolling.
Time limits	Points will not expire if you make at least one purchase every 12 months. Points expire after 12 months if you do not make any purchase in the 12 months after earning them.
Exclusion rules	Points cannot be earned for: any purchase made using a reward coupon; store credit or merchandise credit; charity donations; purchase of a gift card; or the value of any gifts-with-purchase. All other purchases will be qualifying purchases.
Purchase requirements	A minimum merchandise purchase of \$5.00 (excluding taxes and shipping charges) is required in order to redeem your reward coupons.
Coupon stacking	You can only use one voucher at any one time when making a purchase, and it cannot be combined with any other vouchers or discount codes or be applied to discounted items. The voucher will only apply to the product price and will not apply to any delivery costs.
Redemption limits	Each reward may be redeemed for only one item and will be applied to the most expensive eligible product in the transaction. You must identify yourself as a participant at the time of transaction to redeem the reward.
Tiers specification	The tier level of your membership is based on the points earned during the current or previous membership year whichever is the highest. If you are a new member, or do not have sufficient points to qualify you to the second membership tier level, your membership tier level will start at the first tier.
Fraud prevention	We reserve the right to cancel or suspend your participation in the Program or any Rewards earned and not yet used in the event of fraud, abuse of rewards privileges, violation of these Program Terms and Conditions, or at our discretion.
Limited liability	To the fullest extent permitted by applicable law, no responsibility or liability is assumed by [Company Name] for technical problems or malfunction arising in connection with any of the occurrences which may affect the operation of the program or site.
Personal data protection	You consent to the collection, use, and disclosure of your personal data by the Company, the Loyalty Program, Participating Properties and Partner Programs, and their authorized third-party agents and licensees in accordance with the Company's Privacy Statement.

REFERRAL PROGRAMS

Category	Sample copy
Membership conditions	Members must maintain an active program membership to earn and redeem points. You may opt out of the program at any time.
Eligibility criteria	Membership in the program is available to any United States resident who is at least 18 years old and provides valid and accurate personal information when enrolling.
Time limits	Points will not expire if you make at least one purchase every 12 months. Points expire after 12 months if you do not make any purchase in the 12 months after earning them.
Exclusion rules	Points cannot be earned for: any purchase made using a reward coupon; store credit or merchandise credit; charity donations; purchase of a gift card; or the value of any gifts-with-purchase. All other purchases will be qualifying purchases.
Purchase requirements	A minimum merchandise purchase of \$5.00 (excluding taxes and shipping charges) is required in order to redeem your reward coupons.
Coupon stacking	You can only use one voucher at any one time when making a purchase, and it cannot be combined with any other vouchers or discount codes or be applied to discounted items. The voucher will only apply to the product price and will not apply to any delivery costs.
Redemption limits	Each reward may be redeemed for only one item and will be applied to the most expensive eligible product in the transaction. You must identify yourself as a participant at the time of transaction to redeem the reward.
Tiers specification	The tier level of your membership is based on the points earned during the current or previous membership year whichever is the highest. If you are a new member, or do not have sufficient points to qualify you to the second membership tier level, your membership tier level will start at the first tier.
Fraud prevention	We reserve the right to cancel or suspend your participation in the Program or any Rewards earned and not yet used in the event of fraud, abuse of rewards privileges, violation of these Program Terms and Conditions, or at our discretion.
Limited liability	To the fullest extent permitted by applicable law, no responsibility or liability is assumed by [Company Name] for technical problems or malfunction arising in connection with any of the occurrences which may affect the operation of the program or site.
Personal data protection	You consent to the collection, use, and disclosure of your personal data by the Company, the Loyalty Program, Participating Properties and Partner Programs, and their authorized third-party agents and licensees in accordance with the Company's Privacy Statement.

Headless CMS connectors

and T&Cs

In today's digital landscape, where content management plays a crucial role in delivering engaging online experiences, **CMSs** like **Bloomreach** and **Contentful have emerged as powerful tools for businesses**. These platforms, known for their headless architecture, enable **flexible and decoupled content delivery.**

What are Bloomreach and Contentful?

- **Bloomreach** is a digital experience platform that aims to help businesses deliver personalized and engaging online experiences to their customers. It offers a suite of tools and features designed to optimize e-commerce and content management.
- Contentful, on the other hand, is a headless CMS that empowers businesses to manage and distribute digital content across various platforms and devices.

Here are some common features that can be found in both platforms:

- Content management: Both Bloomreach and Contentful offer content management capabilities. While Bloomreach's content management is geared toward enhancing digital experiences and e-commerce operations, Contentful provides a broader range of content management features to accommodate various content types.
- Multi-channel delivery: Both platforms enable content to be delivered to various digital channels, ensuring consistency in messaging and branding across different touchpoints.
- API access: Both Bloomreach and Contentful provide API access, allowing developers to retrieve and integrate content into different applications and platforms.

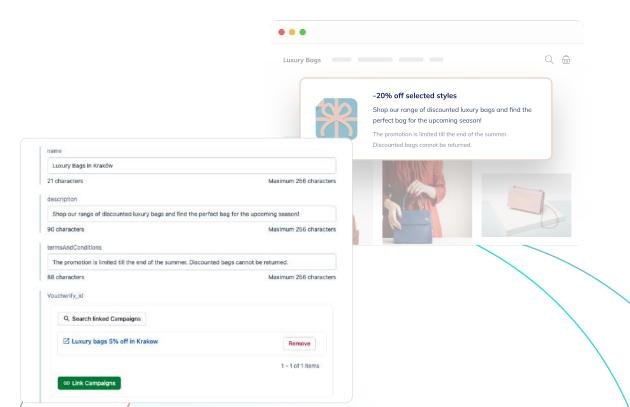
Integrating Voucherify with headless CMS

Thanks to Voucherify's integration with **Bloomreach** and **Contentful**, you can **combine** the power of personalized campaigns with a dynamic content management system.

You can quickly incorporate **terms and conditions**, as well as other elements of your offer, such as **promotion banners**, **copy**, **timers**, **and visuals**, **directly within your website content**, delivering a **cohesive** and **engaging experience** to your audience.

Besides, you no longer need to navigate between multiple systems or rely on manual processes – Voucherify will save unique IDs of specific pieces of content related to your campaigns and promotions and allow you to display them at the right time and place, using your own frontend.

As a result, you will be able to **ensure the legal compliance of the terms and conditions** that describe your campaigns and discounts, while **maintaining the flexibility of your business** and **offering the best experience to your customers**.



Summary

Creating a functional and sales-driving promo campaign comes with a certain responsibility. Clear terms and conditions are crucial for any type of campaign.

This is why a well-crafted program must be accompanied by a set of carefully planned terms and conditions that secure your interests and finances, protect the rights of your buyers, and clarify all the rules in a way that leaves no room for doubt.

By utilizing Voucherify's integrations with **CMSs** such as **Bloomreach** and **Contentful**, you can serve your customers the **relevant content**, such as terms and conditions, at the right time, without nagging your development team.

