Cruickshanks Agency

CONFIDENTIAL

FAPF-2026-0826

Policy Filter briefing

Meta finance ads · copy, overlay, and landing page

Prepared for
Laddr (TruePillars Pty Ltd)

Prepared by
Cruickshanks Agency

Date
26 August 2026

Landing page
laddr.com.au/get-pre-approved

VERDICT

HIGH RISK Do not upload this creative until the rewrite is live.

This ad set and landing page are likely to be rejected again. Problem-first questions, second-person financial assumptions, and absolute speed claims sit in Meta's personal-attributes and misleading-business-practices buckets, and they also fail ASIC credit-advertising standards. Lead with eligibility and product, drop "your" plus cashflow or invoices, and soften timing to "Pre-approval available" before anything is resubmitted.

ACCOUNT

Meta ads account is restricted. Business Verification is still pending. Ads were rejected on 10 August 2026 for "Misleading business practices". Do not appeal those ads with the same copy.

Offer: Reece trade cashflow facility, apply for up to $250k. Credit provided by TruePillars Pty Ltd ABN 36 603 933 508.

Recommended copy

FIELD	USE THIS
Primary text	Eligible Reece trade customers can apply for up to $250k in Laddr cashflow. Assessment is based on Reece trading history. Pre-approval available. Eligibility criteria applies. Credit provided by TruePillars Pty Ltd ABN 36 603 933 508.
Headline	Cashflow for Eligible Reece Customers
Description	Assessed on Reece trading history
On-image overlay	Cashflow for Reece trade customers — apply for up to $250k

Current vs recommended

FIELD	DO NOT USE	USE THIS
Primary	Still waiting on that invoice? Don't let it hold up the next job. Reece trade customers can apply for up to $250k in Laddr cashflow, pre-approval today, funds within 48 hours. Eligibility criteria applies.	Eligible Reece trade customers can apply for up to $250k in Laddr cashflow. Assessment is based on Reece trading history. Pre-approval available. Eligibility criteria applies. Credit provided by TruePillars Pty Ltd ABN 36 603 933 508.
Headline	Haven't been paid yet?	Cashflow for Eligible Reece Customers
Description	Get Cashflow While You Wait	Assessed on Reece trading history
Overlay	Haven't been paid yet? Apply for Cashflow up to $250k	Cashflow for Reece trade customers — apply for up to $250k

Why it fails

01. Implies the viewer has not been paid

Meta Ads Policies · high

Meta Advertising Standards — personal attributes. Ads must not assert or imply knowledge of a viewer’s financial situation.

“Haven't been paid yet? / Still waiting on that invoice? / Get Cashflow While You Wait”

02. “Your” plus trading history or cashflow

Meta Ads Policies · high

Second-person plus financial status is treated as a personal-attribute claim. Meta OCR-reads the landing hero as strictly as the ad.

“Get Your Cashflow Sorted Today / Use your Reece trade history / Assessment based on your trading history”

03. Absolute funding and approval timing

Finance Ads Policies · high

Meta Financial products and services. Unqualified speed or certainty claims are a common reject bucket for credit ads.

“pre-approval today, funds within 48 hours / Approval in about an hour / ~1hr decision / Apply in 3 minutes”

04. Bank comparison and process over-claim

ASIC finance rules · high

ASIC misleading or deceptive credit advertising. Comparative timing must be fair and substantiated. Fine print cannot save a headline.

“Your bank takes weeks. Laddr takes minutes.”

05. Matches patterns currently rejecting finance ads

Reddit + X threads · medium

Advertiser reports through 2026 keep citing these as auto-reject triggers, especially after prior account restrictions.

“Problem-first questions, you-language, and hour/today claims”

Landing page

https://laddr.com.au/get-pre-approved

Meta reviews the first fold as strictly as the ad. Footer-only disclaimers will not save a hero that over-claims.

1. Hero: “Eligible Reece trade customers can apply for a Laddr line of credit up to $250k.” Do not lead with “Get Your Cashflow Sorted Today”.
2. Replace “your Reece trade history” with “Reece trading history”. Drop “your cashflow”.
3. Soften “Approval in about an hour”, “~1hr decision”, “funds within 48 hours”, and “Apply in 3 minutes” to “Pre-approval available” / “Timeframes vary with assessment”.
4. Remove “Your bank takes weeks. Laddr takes minutes.”
5. Keep TruePillars Pty Ltd ABN 36 603 933 508 and “Eligibility criteria applies” next to the offer, not only in the footer.

Recommended next steps

1. Hold new Meta uploads until Business Verification is approved. The account is already restricted.
2. Every ad set: Special Ad Category → Financial products and services / Credit. Age 18+ only.
3. Replace primary text, headline, description, and on-image overlay with the recommended copy in this briefing. Do not appeal the 10 August rejects with the same ads.
4. Update laddr.com.au/get-pre-approved so the first fold matches the safer ad. Footer-only disclaimers will not save the hero.
5. Resubmit only after the landing page and the ad say the same thing. Recheck every new variant in Finance Ads Policy Filter first.
