

《谷歌封杀高利贷广告》

导读:周三,谷歌称其已经禁止那些“具有欺诈性质和有害金融产品的”广告,因为这些广告“可能会给用户带来无力支付的账单和高违约率。”



The website said Wednesday that it has banned ads for these "deceptive or harmful financial products" because they "can result in unaffordable payment and high default rates for users."

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The global policy change to its AdWords program will start on July 13, according to a statement from Google (GOOG).

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"We will no longer allow ads for loans where repayment is due within 60 days of the date of issue. In the U.S., we are also banning ads for loans with an APR of 36% or higher," the statement said.

??????"????????????60????????????????????????????????????36%??????"

The ban won't affect companies that offer mortgages, car loans, student loans, commercial loans or credit card ads.

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Google said it is vigilant about not running ads for "fake or harmful products" or those that "seek to mislead users about the businesses they represent."

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In 2015, Google disabled over 780 million ads.

2015????????7.8????

"Ads for financial services are a particular area of vigilance given how core they are to people's livelihood and well being," the statement said.

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Each year nearly twelve million Americans use payday loans.

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These borrowers are typically struggling financially and rely on the loans for quick money.

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However, the U.S. Consumer Financial Protection Bureau has said the loans are "debt traps." They usually have interest rates of over 100%, and borrowers must often take out additional loans to pay off the original because of the short repayment window.

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While the decision to ban payday loans is apparently voluntary, Google is often asked to remove questionable ads and content by various international governments. Google is actually one of the world's biggest Internet censors.

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For example, Google removed ads for Canadian pharmacies that were selling drugs to U.S. customers. In that

case, it was forced to via a 2011 settlement with the Department of Justice in which it paid \$500 million. That dollar amount reflected how much Google made on the ads combined with what the pharmacies were estimated to have earned in sales.

??2011??

