Affiliate links can help a website earn money, but readers should not have to guess what happens when they click one. A clear explanation says who the partner is, how a commission may be earned and whether that affects the content. It should also make clear what the site does not provide, such as personal financial advice.

This guide sets out a practical way to write an affiliate partner explanation, with commission wording examples and simple disclosure text. It also covers trust and navigation, including what to do when a reader lands on a 404 page.

What is an affiliate partner?

An affiliate partner is a company that may pay a publisher when a reader follows a link and completes a qualifying action. That action could be buying a product, signing up for a service or making another eligible transaction. The exact rules depend on the partner programme.

For example, a site may link to products sold on Amazon.com through Amazon Associates. If a reader follows a tracked link and makes a qualifying purchase, the site may receive a commission. The reader's price does not necessarily change because the link is an affiliate link, but publishers should avoid promising this in every case unless they have checked the programme terms and relevant circumstances.



The important point for readers is straightforward: the link may earn the publisher money. Say so near the link or in a clearly visible disclosure, using words people can understand.

Why plain-English disclosure matters

A disclosure is useful when it answers the reader's likely questions quickly:

- Is this link commercial?
- Could the website earn a commission?
- Does the commission change the price I pay?
- Does payment affect how products or services are selected or described?

- Is this information, or is it personal advice?

Do not bury the explanation in legal wording, a long footer or a page that is difficult to find. A reader should be able to understand the relationship before deciding whether to click.

Plain English does not mean leaving out important limits. It means explaining them in direct language. For example, “We may earn a commission if you buy through this link” is easier to understand than “We may receive remuneration pursuant to a commercial arrangement”.

Commission wording examples

Choose wording that matches the actual arrangement. Do not say a commission is earned on every click if payment only follows a qualifying purchase. Equally, do not imply that the site receives nothing if it may be paid for referrals.

Situation Possible plain-English wording A link may earn commission after a qualifying purchase “We may earn a commission if you buy through this link.” The publisher participates in Amazon Associates “As an Amazon Associate, we earn from qualifying purchases.” The publisher may be paid, but the amount or outcome varies “Some links are affiliate links. We may receive a commission if you use one, subject to the partner’s terms.” The publisher has a commercial relationship that is not a purchase commission “We may receive payment when readers sign up through this link. Check the partner’s terms for details.”

These are examples, not universal wording. Check the agreement for the programme you use, and make sure the disclosure describes what actually happens. The Amazon Services LLC Associates Program has its own requirements, including a specific associate statement. Publishers using Amazon Associates should check the current programme terms and use the wording required for their account and content.

Simple disclosure text readers can understand

A concise disclosure near the start of an article can work well when it is noticeable and relevant. For example:

Simple disclosure text: “This article contains affiliate links. If you buy through one, we may earn a commission. This does not affect the price you pay, where that is confirmed by the partner’s terms.”

For a page that includes Amazon links, a publisher could use the required Amazon associate statement alongside a clear explanation of affiliate links. Check Amazon’s current wording requirements rather than relying on an old template.

On individual links, a short label can help, such as “affiliate link”. A label alone may not explain the commission, so pair it with a nearby sentence or a clear, accessible disclosure elsewhere on the page. Do not rely on colour, a small icon or a hover effect to communicate something important.

Be clear about editorial independence

If payment does not determine rankings or reviews, say so only if that is true in practice. A publisher could explain its process, for example: “Partners do not approve our articles before publication.” Do not claim that commissions never influence content if the business has not checked how products are selected, updated and presented.

If a paid relationship does affect placement, explain that plainly. Readers should not have to infer whether “featured” means independently selected or commercially promoted.

Explain information-only content without implying advice

Many websites publish general information about products, services or money matters. Readers may still treat a confident comparison or recommendation as personal advice, even if a footer says otherwise. The whole page should match the limits stated in its disclaimer.

For example, avoid telling every reader that a particular account, investment or insurance product is "right for you" unless the publisher is authorised and properly providing that service. Safer information-only wording might be:

Example: "This page provides general information to help you compare features. It does not take account of your personal circumstances and is not personal financial advice."

Use this wording only where it accurately describes the content. A disclaimer cannot automatically turn personalised recommendations into general information. The article itself should avoid unsupported certainty, explain relevant differences and direct readers to check the details that matter to them.

The Financial Conduct Authority (FCA) is the UK's financial services regulator. Mentioning the FCA does not mean a publisher, product or page is FCA-approved, authorised or endorsed. If a site discusses financial products or services, it should check whether its activity falls within relevant regulatory rules and seek qualified compliance or legal input where needed. Do not use the regulator's name helpandadvice.co.uk in a way that suggests approval without a proper basis.

Use liability limitations carefully

A liability statement can explain the limits of a website's role, but it should not promise more protection than it can deliver. Broad phrases such as "we accept no liability for anything" may be confusing and may not reflect applicable law. Avoid presenting a disclaimer as a guarantee that the publisher cannot be held responsible.

Keep the statement specific and readable. It might explain that information can become outdated, that readers should check product terms with the provider, and that the publisher does not provide a personalised assessment. Do not use it to excuse inaccurate content or hide a commercial relationship.

For example:

Example limitation wording: "We aim to keep this information accurate and up to date, but details can change. Check the provider's current terms before making a decision. This page is general information, not a personal recommendation."

This is sample wording, not a complete legal disclaimer. A publisher should have its wording reviewed where the subject matter, business model or regulatory position makes that appropriate.

Help readers do their own research

"Do your own research" should not be a vague instruction used to shift all responsibility to the reader. Make it useful by saying what to check and where to find it.



- Check the provider’s current price, fees, eligibility rules and cancellation terms.
- Read important exclusions, restrictions and risks, not only the headline benefits.
- Compare more than one source, especially where a page contains affiliate links.
- Confirm details directly with the company before acting on information that may have changed.
- For financial matters, consider whether you need guidance from an appropriately qualified professional.

A useful line might be: “Before buying, compare the provider’s current terms with other options and check whether the product suits your circumstances.” That is more practical than simply saying “research this yourself”.

404 pages: keep trust and navigation intact

A broken link or missing page can make a reader question whether the site is reliable. A 404 page should be honest about the problem and help people continue. Do not make it look like the requested content exists when it does not, or send visitors to a sales page without explaining why.

A helpful 404 page can include:

- A clear message: “We can’t find that page.”
- A link to the home page and the main topic sections.
- A search box, if the site has a reliable search function.
- A way to report a broken link.
- A brief note that the page may have moved or been removed.

If the missing page related to a product comparison or affiliate link, do not quietly replace it with a different offer and imply it is the same page. Explain the change and give readers a clear route to relevant information. Check that links from older articles are updated, and avoid using affiliate promotions as the only navigation option.

Put the explanation where readers need it

A full affiliate policy can sit on a dedicated page, but it should not be the only place a reader can find out about a commercial link. Use a short disclosure near the relevant content, then link to the fuller explanation for people who want more detail.

For a site such as Help & Advice, this could mean using a consistent disclosure on guides, comparison pages and product round-ups. Consistency helps readers recognise the wording, but the disclosure still needs to fit the specific partner and payment arrangement.

What to do next

1. List every affiliate programme and the type of payment each one may provide.
2. Check current partner terms, including any required statements or placement rules.
3. Write a short disclosure in everyday language and place it where readers will see it before clicking.
4. Review surrounding content so it does not imply personal advice, guaranteed outcomes or regulator approval.
5. Check your 404 page, old links and navigation so visitors can find accurate information if a page moves.
6. Arrange a compliance or legal review where the subject or business model calls for one.

A good affiliate partner explanation is specific, visible and consistent with what the site actually does. It tells readers when a commission may be earned, separates general information from personal advice, and gives people a clear way to check the details for themselves.