

Affiliate Program FAQ – Hawthorne and Wells Financial

Getting Started — Updated FAQ for Hawthorne & Wells Affiliates

Q: How do I join the Hawthorne & Wells Affiliate Program?

A: You can apply directly [here](#) or from our website by clicking “Apply Now.” If approved, you’ll receive onboarding materials including your personal referral link, training resources, and payout setup instructions.

Q: Will I receive a unique referral link or code?

A: Yes. Upon approval, each affiliate is assigned a unique **Agent ID number** (e.g., HW-53969) which automatically tracks deals submitted through our system.

In addition, we can generate a personalized **referral URL** and **QR code** for you upon request. These can be used in social media, email, or printed marketing materials to ensure all submitted leads are properly attributed to you.

Q: Do I need prior experience in finance or sales to apply?

A: Not at all. While experience may help, it is not required. We provide a basic playbook and hands-on support to help you succeed. What matters most is your communication skills, ethics, and ability to follow through.

Q: Is this a job? Will I be employed by Hawthorne & Wells?

A: No. Affiliates are classified as **independent contractors (1099)** — not employees. You set your own hours, control your own outreach, and can engage with this opportunity at your own pace.



Commissions & Payments

Q: How and when do I get paid?

A: Commissions are issued via [PayPal / Wise / ACH] within **15 business days** after a successful funding closes. Cancelled, defaulted, or fraudulent deals may result in clawbacks.

Q: What if a deal I referred gets declined or cancels?

A: No commission is paid on unfunded deals. If a deal is reversed within 60 days, the commission may be clawed back.

Q: Do I need to submit a W-9 or tax info?

A: Yes. U.S.-based affiliates must submit a valid W-9. International affiliates may be required to submit a W-8BEN.



Compliance & Conduct

Q: Can I use my own sales materials or email scripts?

A: All sales/marketing must comply with our compliance standards. **No misleading claims, spam tactics, or false guarantees.** Use only approved content or get custom materials reviewed first.

Q: Am I allowed to mention interest rates or guarantees in my outreach?

A: No. Financial terms and approvals vary case by case and should never be quoted without underwriting. Misrepresentation may result in removal from the program.

Q: Can I contact providers or funders directly?

A: Absolutely not. This violates our **non-circumvention clause** and will result in immediate termination and potential legal action.



International Affiliates

Q: Can I join if I live outside the U.S.?

A: Yes — we accept international affiliates on a case-by-case basis. However, payment processing may vary depending on your location and availability of services like Wise or Payoneer.

Q: Can I refer U.S.-based clients if I'm outside the U.S.?

A: Yes, but you must follow U.S. marketing and privacy laws, including TCPA and CAN-SPAM if contacting leads via phone/email.



Support & Expectations

Q: Do you provide leads or do I have to generate my own?

A: Affiliates are expected to generate their own leads. We may provide resources, scripts, and limited access to shared strategies, but lead generation is self-directed.

Q: Is there a quota or minimum to stay active?

A: While there is no strict quota, affiliates with **no activity for 60+ days** may be deactivated. We're looking for serious partners, not passive signups.

Q: Who do I contact for help?

A: Email support@hawthorne-and-wells.com or use the internal affiliate contact form in the Resource Portal.

Perfect — here's how to fill out those **FAQ sections** in your Hawthorne & Wells style: clean, authoritative, and bulletproof.



Legal & Liability

Q: What happens if I break the agreement?

A: Any violation of your affiliate agreement — including misrepresentation, unauthorized outreach, or non-compliance with laws — may result in **immediate termination, clawback of commissions**, and potential **legal or financial liability**. We take integrity and compliance seriously.

Q: Can I be held liable for compliance violations?

A: Yes. As an independent contractor, **you are solely responsible** for how you conduct business. If you violate telemarketing laws (TCPA), email laws (CAN-SPAM), or financial marketing guidelines, you may face **fines, legal action, or permanent removal** from our network.

Q: Do I have authority to speak on behalf of the company?

A: No. Affiliates **do not have legal or marketing authority** to represent Hawthorne and Wells Financial or its partners. You are a **referral agent**, not a company spokesperson. Any false representation may result in legal consequences and blacklisting.



Tools & Access

Q: How Can I Get An Agent ID Number?

A: Your unique Agent ID Number is provided after your onboarding is complete. You can also request it by emailing **support@hawthorne-and-wells.com** or accessing your affiliate dashboard.

Q: How do I track my referrals?

A: Referral activity is monitored internally by our team. Affiliates receive **regular email updates** on the status of their referred clients, including funding progress and commission eligibility. At this time, we do not offer direct access to our internal tracking systems to ensure client privacy and data integrity.

Q: Where is the playbook / script library?

A: Once approved, you'll get access to the **Affiliate Resource Hub** and there is a downloadable version there.

The playbook, compliance script templates, and walkthroughs are all inside. You'll need to enter your email and get accepted as an affiliate to unlock access.