

Meta's new ad terms make you responsible for its AI: a checklist before November 20

Meta's updated Commercial Terms say you are solely responsible for what its AI features do to your ads, from November 20, 2026. Here is the clause, the Ads Manager switches, and a ten-minute checklist.

WHAT THIS ADDS

Most coverage focused on the website-crawling line. For an owner running ads the bigger change is smaller and quieter: one clause says AI features may make mistakes and that you are solely responsible for the content they produce. Meta's own help page says some Advantage+ creative enhancements may be on by default. Those two facts together are the reason to spend ten minutes in Ads Manager this week.

What changed, and when

Meta posted an updated version of its **Commercial Terms** on its legal site. A banner at the top says the updates go into effect on **November 20, 2026**. Some early news reports gave October 30; Meta's own page, opened on October 24, 2026, says November 20, so that is the date to use.

The terms say they apply to anyone using Meta products for a business or commercial purpose: running ads, selling or listing products, managing a Page, or using Ads Manager or Meta Business Suite. If you have ever boosted a post, they cover you.

The AI Features clause, in plain English

Section 5 is titled **AI Features**. It says Meta may offer features powered by AI, including generative AI, that help you use its products or help you optimize, enhance or create content. Then it makes three points:

1. AI features may make mistakes and may not always produce accurate, complete or suitable results.
2. You are solely responsible for, and assume the risks of, those AI features and any resulting content, including judging whether the content is suitable for your business.
3. You must not remove or alter any watermark or content-authenticating metadata the AI adds.

Read plainly: if an AI-edited ad shows a wrong price, promise or claim to a customer, the contract puts the evaluation on you. This page reads the words; it does not predict how a court would treat them.

Other lines worth knowing

- **Third parties and agencies.** You are solely responsible for the acts of third-party software or services you use or authorize with Meta's products, and you agree to make sure anyone you let use Meta's products for your business follows the terms. If an agency runs your ads, ask which AI features it uses.
- **Liability cap.** Meta's total liability is capped at the greater of \$100 or what you paid Meta in the past twelve months, to the extent the law allows.
- **Indemnification.** If someone brings a claim against Meta related to your content or your use of its products, you agree to cover Meta's costs, to the extent the law allows.
- **Crawling.** You authorize Meta to use automated software, and create test credentials, to access web pages and domains associated with your products or services, to provide, develop, improve, research and maintain its advertising and business products and keep them secure. Reports said an earlier draft included the word "train"; the sentence on the preview page does not.
- **No accept button.** Continuing to use Meta's products for business after an update notice means you agree to the update.

Which AI features are we talking about?

Meta's help page **About Advantage+ creative** explains that when Advantage+ creative is on, your images and videos are optimized into versions your audience is more likely to interact with. It lists **31** enhancements, and **17** are labeled AI, including Image generation, Text generation, Background generation, Add music, Add animation, Translations, Video subtitles and Enhance media text.

Meta says some enhancements may be turned on by default, but you can turn them off at any time. It also says enhancements can vary depending on who an ad is shown to.

How to switch enhancements off in bulk

From Meta's help article *Bulk edit Advantage+ creative enhancements*:

1. Go to Meta Ads Manager and click the **Ads** tab at the top.
2. Tick the box next to the ads you want to edit.
3. Click the menu arrow next to the **Edit** button and choose **Advantage+ creative**.
4. Under **Edit all selected ads**, click **Edit**.
5. Untick the enhancements you want off, then click **Save to draft** or **Publish**.

All the ads you select must have the same ad format.

The separate setting for new features

From Meta's help article on opting in or out of testing new creative features: go to **Advertising settings** in Ads Manager, find the **Creating ads** section, click **Creative features**, and check or uncheck **Test new creative features**. Meta says only eligible advertisers can opt in, so the option may not be available to you.

Previews are a sample

Meta says you can check previews before an ad goes live, and its Advantage+ creative page says those previews do not represent an exhaustive list of all possible variations. Treat the version you approved as a sample, which is a good reason to switch off enhancements that touch words, prices and product images.

The ten-minute checklist

1. Write down who touches your ads: you, a freelancer, an agency.
2. Use the bulk-edit steps to turn off every AI enhancement you do not want.
3. Review **Test new creative features** in Advertising settings.
4. Read the previews and check every price, date and claim against your real offer.
5. Ask your agency in writing which AI features it uses on your account.
6. Take a dated screenshot of your settings (our tip, not Meta's).
7. Put November 20 in your calendar and reread the terms page that week, because Meta says it may update them.

Honest limits

We cannot see your ad account, and menu names can change, so follow what your own Ads Manager shows. These are Meta's preview terms and may change before they take effect. Meta also has separate Ad Creative Generative AI Terms, which its help page says apply to features such as text generation and background generation. This is not legal advice; if you spend real money on ads, an hour with a lawyer is cheap.

DO THIS

Before November 20, open Ads Manager, bulk-switch off the AI enhancements you do not want, review Test new creative features, and check every price and claim in your previews. Keep the AI you want, on purpose.

What Fynl.io is

One portal a small business runs itself on, instead of five subscriptions that do not talk to each other.

- A CRM and pipeline that shows every lead and where it stopped
- A calendar clients can book straight into
- Quotes, contracts and invoices, with deposits taken up front
- A website and form builder, so the enquiry lands in the same place
- Your Gmail connected, so the whole thread sits on the contact
- Automations for the follow-up you keep forgetting to send

The AI runs on **your own Claude or ChatGPT API key** — no markup on it. No SMS or phone calls yet. \$49/month per business, \$149 Agency, and we move your contacts over for you.

Fynl.io is for the rest of the job: one portal for your CRM, quotes, invoices, calendar and email, with AI that runs on your own Claude or ChatGPT API key, so you choose what the AI does instead of inheriting defaults.

Sources

- Meta Commercial Terms (updated version, effective November 20, 2026) — https://www.facebook.com/legal/commercial_terms_preview
- Meta Business Help Center: About Advantage+ creative — <https://www.facebook.com/business/help/297506218282224>
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- CIO: Meta's new enterprise contract says if its AI makes a mistake it is the customer's fault — <https://www.cio.com/article/4237395/metas-new-enterprise-contract-says-if-its-ai-makes-a-mistake-it-will-legally-be-the-customers-fault.html>