sulting therefrom shall not constitute a violation of this section.

"(i) (1) Prior to July 1, 1968, whenever an annual percentage rate is required to be disclosed by this section, the rate may be expressed either as a percentage rate per year, or as a dollars per hundred per year rate of the average unpaid balance.

"(2) After June 30, 1968, all rates required to be disclosed by this section shall be expressed as percentage rates.

"(j) No creditor, in order to aid, promote, or assist, directly or indirectly, any consumer credit sale, extension of credit, or open end credit plan, may state or otherwise represent in any advertisement in interstate commerce or affecting interstate commerce

"(1) that specific credit terms are available with the purchase of goods or services or the obtaining of a loan, unless the advertisement clearly and conspicuously sets forth

"(A) the cash sale price,

"(B) the number, amount, and period of each installment payment,

"(C) the downpayment, if any,

"(D) the time sale price, and

"(E) the finance charge, expressed as an annual percentage rate;