

# THE BANKRATE NETWORK ADVERTISING PLACEMENT POLICY

## PLACEMENT POLICY

Revised June 22, 2009

Display and Hyperlink Advertisers (Rate Table Advertisers) advertising on sites within the Bankrate Network (Bankrate.com, Interest.com, Mortgage-Calc.com, Savingforcollege.com, Bankaholic.com, FeeDisclosure.com) pursuant to the [Advertising Terms and Conditions](#) must adhere to this Placement Policy. All capitalized terms used in this Placement Policy that are not defined in this Placement Policy shall have the meanings set forth in the [Advertising Terms and Conditions](#). If Bankrate has approved usage of an agency or third party Terms and Conditions, advertisers must adhere to this placement policy.

### Advertiser and Advertisement Criteria

Bankrate does not accept advertising for adult entertainment sites, tobacco products, gaming products and services or from any advertisers that Bankrate believes in its sole discretion to be fraudulent or misleading. Bankrate reserves the right to refuse any Advertisement or Hyperlink or to cancel any Advertisement or Hyperlink that, in its sole discretion, does not comply with this Placement Policy. Advertisements that do not comply with this Placement Policy will be returned for revision, which may delay the expected live date. Bankrate reserves the right to, in its sole discretion, cancel or remove any Advertisement or Hyperlink at any time and from time to time for any reason or for no reason.

### Advertiser Representations and Warranties

Advertiser represents and warrants to Bankrate that: (i) all Advertisements and Hyperlinks shall comply with this Placement Policy, as the same may be amended by Bankrate in its sole discretion from time to time during the Term; (ii) Advertiser holds the necessary licenses or other rights to permit the use and republication of the Advertisements (and all material linked thereto or viewed, used or received therefrom); (iii) the use, reproduction, distribution or transmission of the Advertisements will not violate any criminal or civil laws or any rights of any third party, including without limitation any copyright, patent, trademark, trade secrets, music, image or other proprietary or property right, or any federal, state or local statute, rule, regulation, ordinance or any order of a federal, state or local court.

### Placement Policy Revisions

Bankrate reserves the right to revise and amend this Placement Policy from time to time, in its sole discretion. All Advertisements and Hyperlinks are required to comply with the then-current Placement Policy. If Bankrate revises or amends this Placement Policy, all existing Advertisements or Hyperlinks from currently running Insertion Orders are considered to be in compliance until the expiration of the related Insertion Order.

### Responsibility for Content

Advertiser shall be solely responsible for any liability whatsoever arising out of or relating to any content of any Advertisement or Hyperlink, or any data, script, information or other material that can be viewed, used, received, transmitted or manipulated by any person viewing or accessing an Advertisement or Hyperlink.

### Advertisement Content Requirements

Advertisers are free to create ads that promote the benefits or the products and services that it sells. Advertisements or Hyperlinks cannot contain the words "lowest rate," "free," or any similar words. Advertiser is solely responsible for ensuring that the Advertisement or Hyperlink complies with all applicable laws, rules and regulations. Advertiser's Advertisement or Hyperlink must abide by each of the following requirements:

- Advertisement or Hyperlink must state the advertiser's name.
- If the product advertised is subject to Truth-In-Lending laws, the Advertisement or Hyperlink must state only those terms that actually are or will be arranged or offered by Advertiser.
- If an Advertisement or Hyperlink states a rate or finance charge, it shall state the rate as an "annual percentage rate" ("APR") using that term. If the APR may be increased after consummation, the Advertisement or Hyperlink must state that fact. The Advertisement or Hyperlink shall not state any other rate, except that a simple annual rate or periodic rate that is applied to an unpaid balance may be stated in conjunction with, but not more conspicuously than, the annual percentage rate.
- If the product advertised is subject to Truth-In-Savings laws the Advertisement or Hyperlink must state only those terms that actually are or will be arranged or offered by Advertiser.
- If specific rates and or yields are used in an Advertisement or Hyperlink, Advertiser must include the name; whether the number they are quoting is a rate or annual percentage yield.
- If specific rates and or yields are used in an Advertisement or Hyperlink, Advertiser must also supply Bankrate with an additional generic tag/creative (which does not include a rate or yield) as back-up to the existing advertisement. This will

be used to prevent the stoppage of a campaign when the rate/yield included in the advertisement is no longer valid and until the Advertiser can provide replacement tag/creative.

- If an Advertisement or Hyperlink states a rate or finance charge, it shall be applicable for the entire time the Advertisement or Hyperlink is running on Bankrate.

## **Publication of Hyperlink Rate Listings**

Bankrate's obligation to publish a Hyperlink Rate Listing shall immediately cease without notice if Advertiser has not timely provided Bankrate with its current rates for either (i) seven (7) or more consecutive days, or (ii) more than seven (7) days during any consecutive three (3) week period. In the event that Bankrate ceases to publish any Hyperlink Rate Listing(s) due to Advertiser's failure to provide Bankrate with its current rates as required above, Advertiser shall not be entitled to any refund of any Advertising Fees for the publication of such Hyperlink Rate Listing(s). Advertiser agrees to comply with Bankrate's quality control policy related to Hyperlink Rate Listing.

Bankrate reserves the right to delete any Rate Table Listing for any reason at any time, for any reason or for no reason and for any length of time.

## **Display Advertisement Composition Requirements**

All Display Advertisements must contain a border (minimum of 1 pixel) around the complete perimeter of the Advertisement or must have a background color in contrast to the host site. If Display Advertisements fail to contain a border around the perimeter, Bankrate will add one. Bankrate reserves the right to delete any Advertisement for any reason at any time, for any reason or for no reason and for any length of time. Advertiser shall abide by the following composition requirements:

- All ads must include advertiser's name
- Ads may not mimic or resemble dialogue boxes, error messages, or the like.
- File name cannot contain spaces, ampersands, or any other extended characters.
- Multiple ad creatives are allowed but cannot exceed 4 creatives per campaign.
- All ad creatives must work with all browser versions.
- Secure (https://) and non secure (http://) URLs are allowed. Secure URLs are required in the Insurance Quotes area.
- No plug-ins, audio or video are allowed, with the exception of Macromedia Flash.
- JavaScript ad creatives are supported.
- Certain HTML rich media ad creatives may be accepted based on the type of rich media creative; however, we reserve the right to test any rich media ad creative before flying. A default GIF or JPEG ad is required when submitting rich media creative.
- Bankrate will add cache busting code to all third party ads, as instructed by agency/advertiser.
- Iframe ad creatives are accepted; however, we reserve the right to test ad creative before flying.
- Ad creatives may not mirror or resemble the graphical look or functionality of the Bankrate Network sites, content or navigation.

## **Display Advertisement Specifications**

### **Size Requirements**

Advertiser shall comply with Bankrate's technical specification requirements for Advertisements, as amended by Bankrate from time to time, and posted at the URL: <http://www.bankrate.com/mediakit/ad-specs.asp>

Advertiser shall abide by the following creative file size and, physical size restrictions.

- Leaderboard: 40k maximum file size, 728x90. No expanding allowed.
- **Flex Ads**
  - Islands: 40k maximum file size. 300x250, Expandable left to a maximum dimension of 500x250.
  - Skyscrapers: 40k maximum file size. 160x600. Expandable left to a maximum dimension of 320x600.
  - Half-Page Ad: 40k maximum file size. 300x600. Expandable left to a maximum dimension of 600x600.
- Expanding Pencil Ad: 40k maximum file size. Dimensions closed 990x30, dimensions open, 990x300. 2 files required in GIF, JPG or Flash file types. Pencil Ad pushes content down and expands upon hover. Ad will retract when user mouses off.
- Bottom Banner: 40k maximum file size, 728x90. No expanding allowed.

- 3:1 Rectangle: 20k maximum file size. 300x100. No expanding allowed.
- Rectangle: 20k maximum file size: 180x150. No expanding allowed.
- Marketplace: 20k maximum file size. HTML-based placement, maximum space allowed is 300x100. Cannot be 3<sup>rd</sup> party served.
- Interstitial/Transitional Ad: 80k maximum file size. Maximum dimension of 800x500.
- Preroll Video Advertisement: 576x326 screen size, FLV file types only, 15 second maximum.
- Text Link: Maximum is 35 characters including spaces.
- Contextual Sponsored Ads: Up to 50 characters for headline, up to 125 characters for text, including spaces. Cannot be 3<sup>rd</sup> party served.

## Newsletter and Rate Alert Advertisements

**No rich media advertisements accepted in Weekly Newsletters or Rate Alerts. Gif or JPG file formats only.**

- Weekly Newsletters:

3 ad placements:

- 1) Leaderboard 728x90, 40k max
- 2) Bottom Banner, 728x90, 40k max
- 3) Skyscraper, 160x600, 40k max

Text format – 2 ad placements. Top: 268 character limit; Bottom: 268 character limit (each placement). Advertiser is requested to send both text and display ads.

- Rate Alert Newsletters:

3 ad placements:

- 1) Leaderboard 728x90, 40k max
- 2) Bottom Banner, 728x90, 40k max
- 3) Skyscraper, 160x600, 40k max

Text format – 1 ad placement, 400 character limit. Advertiser is requested to send both text and display ads.

- Stand Alone E-Mails: HTML: formatted text/images or gif/jpeg no larger than 18k and 400x520 pixels. Text: up to 600 words or 3,000 characters, including URL, and a 15k limit. A 30k total limit (text + images) applies to both HTML & AOL/Text.

Subject lines: 68 characters maximum, including spaces. Use normal text, with minimal usage of caps and punctuation. Excessive usage of caps or punctuation in a subject line may cause the recipient's e-mail server to detect the e-mail as spam and either delete your message or send it to a "spam" folder.

The usage of certain words/phrases in a subject line may also increase the "spam rating" of your message. Words and phrases to avoid: Available, Buy, Check it out, Click, Click here, Discount, Enhanced, Exciting, Free, Home page, Hot, Log in, More, Offers, Opportunity, Select, Special.

Standalone E-mails restricted to four sends per quarter per unique user.

## Frequency Capping

Bankrate generally does not allow frequency capping. Exceptions will be made on a case-by-case basis.

## Cancellations

Advertisers must adhere to the termination policy pursuant to the Terms and Conditions agreement. Advertisers will not be allowed to pause or put-on-hold a display advertisement campaign with out approval from Bankrate, Inc. Approvals will be granted on a case-by-case basis.

## **Palette and Logo Size Guidelines**

Bankrate reserves the right to maintain its user experience by clearly distinguishing the advertising and editorial relationship on the sites within the Bankrate Network. Display Advertisements may not utilize colors that mirror the look of any of the sites within the Bankrate Network, and must display advertiser names and/or logos that are sufficiently prominent as to avoid any user confusion. Logos must be horizontally oriented within the advertisement. Rectangular logos oriented vertically within the ad will not be accepted.

## **Guidelines for Destination URLs and Landing Pages**

- Pages that are linked to from an Advertisement (“Landing Pages” or “Destination Pages”) must not mirror the look and feel of any of the sites within the Bankrate Network.
- The destination Web page must clearly identify your organization.
- Clearly state the purpose for collecting any personal information on your destination Web page.
- Provide a direct link to your privacy and data collection policy.
- Bankrate requires express permission for the use of its name or logo (e.g. “As Seen on Bankrate”) on Advertisement Landing Pages or Advertiser’s Web site pages.

## **Third-Party Served Display Advertisements**

Third party ad serving is only allowed on The Bankrate Network by approved third-party ad servers.

All ad creatives and redirect tags that call the third-party ad server must be tested and pre-approved by Bankrate prior to the campaign start date. Furthermore, if during an active campaign additional creative is added by the advertiser through a third-party ad server, such creative must be reviewed and approved by Bankrate before placed on the site.

Ad creatives served by third-party servers must adhere to the Bankrate ad specifications and Size Requirements.

## **Rich Media Display Advertising Specifications**

Third-party served rich media ads will be reviewed and accepted on a case-by-case basis, including Flash, HTML, DHTML, and most rich media solution providers including Pointroll, Unicast and Eyeblander. All third-party served rich media ads must be tested and approved by Bankrate before the campaign start date.

## **General:**

- a. In every case, the advertiser must supply a simple GIF or JPG image along with each rich-media creative, so that Atlas can still serve something to older browsers, or browsers that have had scripting disabled. If this simple GIF or JPG image is a third party call, the proper cache-busting information must be supplied as well. *It is not enough* that the rich-media creative includes code that will serve a default GIF or JPG. This is because if Atlas detects that rich-media is not supported by the browser, the call to the advertiser’s rich media creative will not be made and thus it will not be possible to serve a default ad.
- b. The advertiser should supply all the components of the ad, so that we may host them locally on our ad server. However, as stated, the simple GIF or JPG that Atlas will serve in script-challenged situations may be a third party call.
- c. The total size of all the components of the ad that initially load should not exceed the standard file size limit set for that particular creative size in our Ad Placement Policy. In some cases, within reason, additional components may be loaded after the user clicks on an ad that may cause total ad file size to surpass the standard limit. This is because the user has already expressed interest by clicking on the ad. Specifically how much the standard file size limit can be exceeded will be decided on a case by case basis.
- d. Provide rich-media creatives 3-5 days before campaign flight to allow for sufficient setup time and testing in Atlas

### Expandable Units:

Expandable ads are limited to the Flex Ad Position. Expanding action must be user-initiated (rollover to expand or on-click). The method of ad expansion and contraction must be the same (e.g. rollover or click). Close button must be clearly positioned and labeled “[x]” or “close [x].”

- 300x250 expands to a maximum dimension of 500x250 to the left. Max file size 40k.
- 160x600 expands to a maximum dimension of 320x600 to the left. Max file size 40k.
- 300x600 expands to a maximum dimension of 600x600 to the left. Max file size 40k.
- *Expandable ads are only accepted in the following file formats: Flash or Pointroll.*

### Interstitial/Between-the-Page-Units/Transition Ads/

- 800x500 maximum dimension. Position TBD – between pages. Maximum file size 80k. Animation length 15 seconds. ,
- Must be labeled “Advertisement or “Brought to you by”
- Capped at 1 per unique user per day
- “Skip advertisement” required, above the fold in the right corner
- Hosted by Bankrate
- Provide final materials to your Bankrate Network Representative 5 business days prior to launch

Rev. 6/2009