

Bankrate Refund Request Process and Policy for Hyperlink (Rate Table) Advertising

Defined terms used in this refund policy have the meanings set forth in Bankrate's Advertising Terms and Conditions available at the URL www.bankrate.com/terms.

Refund Requests Must be In Writing

All requests for refunds must be received in writing. Send your request via email, fax, or regular mail to your Account Executive or to the Customer Service Department at: cpcprogram@bankrate.com. If you are unsure who your Account Executive is, please contact your regional Account Executive. You can find your regional Account Executive at the following URL:

<https://advertiser.bankrate.com/ContactUs/Corporate.aspx>

Requesting a Refund for Closing an Active Account

Requests to close active Accounts must be received in writing and require thirty (30) days notice. You may request a refund of all or part of the funds remaining in your Account, less all charges and fees accrued and payable to Bankrate pursuant to the Advertising Terms and Conditions. It may take up to four (4) weeks to process your refund.

Requesting a Refund for an Inactive Account

Your Account is considered inactive if you have not participated in an Advertising Program for a period of at least six (6) months. If your Account is considered inactive, Bankrate will refund (without additional notice to you) all remaining unused prepaid fees in your Account to the credit card used to fund that Account and terminate the Term of the Advertising Terms and Conditions.

Routine Review Refund

As a matter of policy, Bankrate regularly monitors the Hyperlink Advertising Program (*sometimes referred to as the Rate Table Advertising Program*) to verify the integrity of all clicks, calls and other charges. If in the course of a routine program review Bankrate determines, in its sole discretion, that you were charged in error for charges in excess of \$15.00 in a given month, Bankrate will refund such charges. Refunds will be granted in the same manner in which you pay (i.e., If you pay by credit card you will receive a refund by credit card, or if you pay by invoice, a credit for the amount due will be applied to your next invoice).

Funds Transfer Between Hyperlink Advertising Program Products

We understand that on occasion you may want to transfer funds remaining on a specific product within Bankrate's Hyperlink Advertising Program to another product, (such as a balance remaining on Home Equity to Mortgages). You cannot transfer funds between products via the online portal. To transfer funds from one Hyperlink Advertising Program product to another, you must provide written instructions outlining your request. The product you wanted remaining funds transferred from would then be closed by Bankrate, the remaining amount refunded back onto your credit card if you fund by

credit card, and a new insertion order would need to be created to add a new product and a new charge added.

If you transfer funds from one Hyperlink Advertising Program product to another, and you pay by invoice, your request to transfer from one product to another may not be completed for up to five (5) business days of receipt of your request.

Termination of Advertising Terms and Conditions

Upon termination of the Advertising Terms and Conditions, pursuant to the terms of the Advertising Terms and Conditions, your Advertisement(s) will be removed from Bankrate.com and the funds remaining in your Account, if any, after all charges and fees payable to Bankrate have been deducted from your Account, will be refunded to you, pursuant to this Bankrate Refund Request Process and Policy. It may take up to (2) business days to delete your Advertisement and up to four (4) weeks to process your refund. You are responsible for paying to Bankrate all charges and fees incurred pursuant to these Advertising Terms and Conditions that occur up to the removal of your Advertisement.

Please refer to the complete Bankrate Advertising Terms and Conditions available at the URL www.bankrate.com/terms.

If your question is not addressed on our Web support pages, please feel free to send an e-mail to CustomerService@bankrate.com.

Nothing in this Bankrate Refund Request Process and Policy shall change or modify the Advertising Terms and Conditions entered into between you and Bankrate.

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