

Bankrate's Hyperlink Advertising Program's (*sometimes referred to as its Rate Table Advertising Program*) pricing is set up in a tiered pricing model that varies by product and state listing. Advertisers participating in Bankrate's Hyperlink Advertising Program pay for: (i) Billable Clicks (as defined below); and (ii) Billable Calls (as defined below).

A "Billable Click" means a valid click initiated by a website visitor (a "User") on your Advertisement and which forwards the User to your Advertisement's destination.

A "Billable Call" means when a valid call is placed by a User using the telephone number displayed in your Advertisement. Billable Calls are determined by Bankrate, in Bankrate's sole discretion. Advertisers are not charged for any calls that Bankrate determines, in its discretion, to be invalid.

The prices paid per "Billable Clicks" and "Billable Calls" are set forth on Bankrate's rate card. "Billable Clicks" and "Billable Calls" are determined pursuant to Bankrate's Click and Call Policy available at [www.Bankrate.com/terms](http://www.Bankrate.com/terms).

Bankrate may display a "phone icon" as part of an advertiser's Hyperlink Advertisements. A phone icon displays the advertiser's telephone number when a User Clicks on it. Billable Clicks include Clicks made by Users on phone icons.

Bankrate may modify the Hyperlink Rate Sheet and rate card at any time, in its sole discretion, and shall provide notice no later than fifteen (15) days prior to the effective date of any increase in rates made to the rate card.

To obtain the current rate card and state listing by tier level, please contact your Bankrate Sales Representative.

## Contact

Bankrate has offices throughout the country to help serve you better. Contact the office nearest you for more information about Bankrate advertising. For general questions about the CPC Program, please contact us at: [CPCProgram@Bankrate.com](mailto:CPCProgram@Bankrate.com).

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