

To help manage payments in connection with Bankrate's [Advertising Programs](#), Bankrate currently provides advertisers with the following payment plans:

1. CPC Payment Plans;
2. CPM Payment Plans; and
3. CPA Payment Plans.

Please note that not all Payment Plans are available with certain Advertising Programs. [Click here](#) to learn more about each of Bankrate's Advertising Programs and the Payment Plans applicable to each one.

When you submit an Insertion Order and/or Advertising Activation Form (collectively, "Set Up Instructions") to place your Advertisement on Bankrate.com, you agree to pay Bankrate pursuant to the applicable [Payment Plan](#), the [Advertising Terms and Conditions](#), and your Set Up Instructions. You also agree to pay Bankrate through the payment method you provide on your Set Up Instructions (i.e., credit card or debit card) (the "Payment Methods").

Bankrate will only allow you to pay pursuant to certain Payment Plans if you obtain credit with Bankrate ("Credit"). You may submit an application to obtain Credit by [clicking here](#), or you may print the application and mail it to us at Bankrate, Inc. 11760 US Highway One, Suite 200, North Palm Beach, FL 33408, Attn: Credit Department. If you obtain Credit, your advertising expenditures with Bankrate will be charged against the amount of Credit you receive.

1. **CPC Payment Plans**

The CPC Payment Plans are available only for the following Advertising Program:

Hyperlink Advertising Program (Sometimes Referred to as Rate Table Advertising Program)

You agree to pay Bankrate for each: (i) Billable Click (as defined below); and (ii) Billable Call (as defined below), to the extent applicable, pursuant to your Set Up Instructions and the "Cost per Click" and "Cost per Call" set forth in Bankrate's then-current **Hyperlink Rate Sheet**. You are encouraged and advised to review the Hyperlink Rate Sheet frequently to ensure that you are aware of Bankrate's then-current Hyperlink Rate Sheet.

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. Billable Clicks are determined by Bankrate, in Bankrate's sole discretion. Advertisers are not charged for any clicks that Bankrate determines, in its discretion, to be invalid. Advertisers may monitor their Billable Clicks by visiting the campaign reporting section in the Account (i.e. the advertising portal).

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 Cost per Click and Cost per Call (collectively, as applicable, "CPC") will be determined based solely on the records of valid clicks and calls maintained by Bankrate and shall be subject to Bankrate's [Click and Call Policy](#) available at the URL www.bankrate.com/terms and other rules, as implemented and maintained by Bankrate from time to time. No other measurements or

statistics of any kind shall be accepted by Bankrate or have any effect on your contract with Bankrate.

Hyperlink Advertisements will become active and billable links when: (1) your rates are in Bankrate's ODES system and (2) your Payment Plan has been activated by Bankrate, unless previously paused by you. **It is important to note, that, if you do not set up a monthly target spend amount within Bankrate's CPC Advertiser Portal, the system will use your spending limit from your Set Up Instructions as your default target spend. You agree that, for reasons such as click processing latencies, Web page caching and other factors: (A) times and actions are not instantaneous; (B) you may be responsible for charges in excess of your target spending amounts; and (C) you may be responsible for charges that are posted to your account after your campaign pause or the end of your funding event.**

A. CPC Continuous Traffic Payment Plan

If you select the CPC Continuous Traffic Payment Plan on your Set Up Instructions, you will specify an amount to be charged (the "Replenishment Amount") to the credit card you specify online. Bankrate will charge to your credit card the Replenishment Amount at the time you submit your order online.

Each time that Bankrate determines your account balance has been depleted and has reached a zero balance, Bankrate will charge your credit card the Replenishment Amount that you had previously chosen, increasing your balance by that amount. If you select the CPC Continuous Traffic Payment Plan on your Set Up Instructions, you authorize Bankrate to charge to your credit card the Replenishment Amount upon your submission of Set Up Instructions and each time that your account has a depleted balance.

B. CPC Pay-As-You-Go Payment Plan

If you select the CPC Pay-As-You-Go Payment Plan, you will specify a credit card for payment and a certain amount to be charged to that credit card (the "Pay-As-You-Go Amount"), and you authorize Bankrate to charge the Pay-As-You-Go Amount to that credit card immediately upon submission online. Your account will show a credit in the amount of the Pay-As-You-Go Amount, and calls or click charges incurred will be deducted from that account balance.

Bankrate will provide you with notice to the email address you set forth in your Set Up Instructions, when your account reaches 20% of the Pay-As-You-Go remaining balance. You will receive another email from Bankrate when your account balance is exhausted.

C. CPC Direct Bill Payment Plan

If you select the CPC Direct Bill Payment Plan on your Set Up Instructions, then Bankrate will send you a monthly invoice (the "CPC Invoice") of the CPCs you owe on a monthly basis, and you agree to pay to Bankrate the CPCs set forth in the CPC Invoice, in full, within twenty (20) days after the closing date stated on the CPC Invoice.

You will only be able to use the CPC Direct Bill Payment Plan if you have been approved for Credit.

2. CPM Payment Plans

The CPM Payment Plans are available only for the following Advertising Program:

Graphic/Display Advertising Program

You agree to pay to Bankrate a flat fee for every thousand impressions of your Advertisement on Bankrate.com, based on Bankrate's pricing for the categories and products you agree to on the applicable Set Up Instructions (the "CPM Fee").

A. CPM Invoiced Payment Plan.

If you select the CPM Invoiced Payment Plan on your Set Up Instructions, then Bankrate will send you an invoice (the "CPM Invoice") of your CPM Fee on a monthly basis and you agree to pay to Bankrate the CPM Fees set forth in the CPM Invoice, in full, within twenty (20) days after the date of the CPM Invoice.

You will only be able to use the CPM Invoiced Payment Plan if you have been approved for Credit.

B. CPM Prepaid Payment Plan.

If you select the CPM Prepaid Payment Plan on your Set Up Instructions, then you shall pay Bankrate the applicable CPM Fee in full at the time that you place your Set Up Instructions and you authorize Bankrate to charge to your Payment Method the applicable CPM Fee.

You will not be able to place your Set Up Instructions under the CPM Prepaid Payment Plan if you do not pay the CPM Fee in full at the time that you place your Set Up Instructions.

3. CPA Payment Plans

The CPA Payment Plans are available only for the following Advertising Program:

Graphic/Display Advertising Program, for certain Display Advertisements; and
Broker Table CPA Program.

You agree to pay to Bankrate a fee for every approval made or application received by a financial institution, as applicable, resulting from your Advertisement on Bankrate.com, based on the pricing you agree to on the applicable Set Up Instructions (the "CPA Fee"); provided that the determination of the CPA Fee may be based on other criteria as agreed to by you and Bankrate in your Insertion Order.

You will pay the CPA Fee to Bankrate, on a monthly basis, within thirty (30) days after the end of the month in which the related approval or applications are made.

Notwithstanding the foregoing terms, Bankrate, in its discretion, may agree with you from time to time to modify any applicable Payment Plan or create an alternative Payment Plan for your advertising campaign, which such agreement shall be in writing and must specifically reference the parties agreement to modify the Payment Plan or provide an alternate Payment Plan for the advertising campaign (a "Modified Payment Plan"). In the event any terms included in such Modified Payment Plan conflict with the terms set forth above, the terms of the Modified Payment Plan shall control.

The CPC Payment Plans, the CPM Payment Plans and the CPA Payment Plans, as modified or supplemented from time to time, are collectively referred to as the "Payment Plans."