

THE BANKRATE NETWORK ADVERTISING PLACEMENT POLICY

PLACEMENT POLICY

Revised March 23, 2012

Display and Rate Table Advertisers advertising on sites within the Bankrate Network, such as Bankrate.com, Interest.com, Mortgage-Calc.com, Bankaholic.com and Barganeering.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.

Rate Table Hyperlink Listings

Company Logo Specs

- 125 (width) x 45 (height)
- Official corporate logos only – no custom or promotional logos permitted
- Any taglines associated with the logo must be official corporate taglines – special marketing messages are not permitted in the 125x45 space
- Format – GIF only
- No flash
- No animation of any kind
- File size – 2k maximum
- All required logo trademarks or registration marks must be included in the file – Bankrate will not add ™ or ® marks
- Must be on transparent background with no border
- Please provide any font(s) that are required to render correctly if available
- Bankrate will not resize images or alter images in any way
- No 1x1 pixels for tracking allowed
- Only one logo per advertiser allowed – no separate logos for rate table and lightbox
- Logo replacements allowed once per quarter
- Logos not meeting all required specs will be rejected and returned to advertiser
- The publishing of company logos could take up to 5 business days to publish

Credit Union Listings

- "Membership Required" must be included in the bottom-right-hand side of the logo
- "Membership Required" must be in **9-point Arial font, black only**
- If a CU wants to advertise on a table that does not have the new logo design, the advertiser must:
 - Include "Credit Union" in their hyperlinked name
 - Must include "Membership Required" in the advertiser comments
 - Once the tables are converted to the new format, they can include the disclaimer in their logo only
- All other criteria remains the same:
 - CUs must comply with our current product criteria
 - CUs must advertise rates that are being offered to the entire state
 - For 100 High, CUs must advertise rates that are offered to a consumer in all of the 50 states
 - All CUs must be insured by NCUA

Display Advertisement Composition Requirements

All Display Advertisements must contain a visible, high contrast 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 flighting. 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 flighting.
- 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-products.asp>

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

- Bottom Banner: 40k maximum file size. 728x90. No expanding allowed.
- Brokerage Table Listing: 120x90 logo. 3k maximum file size for logo. Official corporate logos only. 140 maximum characters, including spaces.
- Content Center: 20k maximum file size. 300x150. Links to Bankrate content, sponsored by advertiser.
- Contextual Sponsored Text Links: 50 characters maximum for headline, including spaces. 125 characters maximum for text, including spaces. Cannot be 3rd party served.
- Expandable Pencil Ad: 40k maximum file size. 990x30 closed, 990x300 open. 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.
- Flex Ads
 - Medium Rectangle: 40k maximum file size. 300x250. Expandable left to a maximum dimension of 500x250.
 - Skyscraper: 40k maximum file size. 160x600. Expandable left to a maximum dimension of 320x600.
 - Half Page: 40k maximum file size. 300x600. Expandable left to a maximum dimension of 600x600.
- Homepage Carousel Ad: 40k maximum file size. 300x250.
- Interstitial: 80k maximum file size. 800x500 maximum dimension. 5 second maximum animation before rate table pages, 15 second maximum animation before all other pages.
- Leaderboard: 40k maximum file size. 728x90. No expanding allowed.
- Partner Center: 145x25 logo. 2k maximum file size for logo. 28 characters per line maximum, including spaces. 2 lines of text maximum.
- Product Spotlight: 15k maximum file size. 292x150. HTML unit links directly to advertiser's site.
- 3:1 Rectangle: 20k maximum file size. 300x100. No expanding allowed.
- Rectangle: 20k maximum file size. 180x150. No expanding allowed.
- Text Link: 35 characters maximum, including spaces.
- Text Link with Logo: 80x20 logo. 1k maximum file size for logo. Official corporate logos only. 35 characters maximum, including spaces.
- Video In-Banner: 40k initial download. Additional 40k polite file size. 80k maximum final file size. Flex Ad placements 300x250, 300x600, 160x600. 15 second maximum.
- Video Pre-Roll: 576x326 screen size. FLV file types only. 15 second maximum.

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 without 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

Rich media file types accepted: PointRoll. Other formats will be accepted on a case-by-case basis, contingent on testing. 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 24/7 Real Media 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 24/7 Real Media 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 24/7 Real Media 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 business days before campaign flight to allow for sufficient setup time and testing in 24/7 Real Media.

Expandable Units:

Expandable ads are limited to the Flex Ad Position and Pencil Ad. 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 Flex Ad expands to a maximum dimension of 500x250 to the left. Max file size 40k.
- 160x600 Flex Ad expands to a maximum dimension of 320x600 to the left. Max file size 40k.
- 300x600 Flex Ad expands to a maximum dimension of 600x600 to the left. Max file size 40k.
- 990x30 Pencil Ad expands to a maximum dimension of 990x300, pushing content down. Max file size 40k. 2 files required.
- *Expandable ads are only accepted in Pointroll.*

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

- 800x500 maximum dimension. Position TBD – between pages. Maximum file size 80k. Animation length 5 seconds before rate table pages, 15 seconds before other pages.
- 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

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 maxAdvertiser 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 maxAdvertiser is requested to send both text and display ads.
- Standalone E-Mails
HTML: Formatted text/images or gif/jpeg no larger than 18k. Recommended pixel size 400x520. Advertiser is required to supply .html format.

Text: Recommended maximum of 600 words or 3,000 characters (including URL), 15k limit. Advertiser is required to supply .txt format.

Subject lines: 50 characters maximum, including spaces. To avoid a high spam rating, use normal text with minimal use of caps, special characters and punctuation. It is also recommended that advertisers avoid words and phrases such as: 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.