

Defined terms used in this Advertising Refund Policy have the meanings set forth in the Advertising Services Agreement found at: <https://advertiser.bankrate.com/signup/> (the "Agreement"), and applies to all Click, Call, Lead and non-display advertising Campaign(s).

Refund Requests for Click and Call Campaigns.

All requests for refunds must be received in writing. If You believe charges to Your account were made in error, You must contact Bankrate within 90 days of receipt of the charge to be eligible for a refund. Bankrate will have no obligation to review or adjust billing that You do not report within this 90 day timeframe. Send your request via e-mail to Bankrate's Support team at support@bankrate.com.

Refund Requests for Lead Campaigns.

Refund requests for Invalid Leads must: (i) be received in writing to support@bankrate.com by the 5th day of the calendar month for Leads received during the previous calendar month; (ii) include the Bankrate Lead ID (BRLID) of each Invalid Lead for which Customer is requesting a refund; and (iii) not include personally identifiable information and other input data from the Lead. An "Invalid Lead" means a Lead that has neither a contactable phone number nor contactable e-mail address (as determined by Bankrate). Customer may only submit, and Bankrate will only issue, one refund request for Invalid Leads per month. Bankrate will review and process refunds for confirmed Invalid Leads within 30 days of Customer's refund request. Refunds will only be issued if Customer has posted Lead conversion data pursuant to the Agreement. Refunds may take the form of a check, wire, credit card chargeback, or lead credit, in Bankrate's discretion.

Refund Requests 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 Agreement. It may take up to four (4) weeks to process Your refund.

Refund Requests for an Inactive Account

Your account is considered inactive if You have not participated in a Campaign for 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. This refund may be processed via check, wire transfer or credit card chargeback, in Bankrate's sole discretion. Upon Bankrate's issuance of a refund, the Term of the Agreement will terminate.

Routine Review Refund

As a matter of policy, Bankrate regularly monitors its advertising programs to verify the integrity of all Clicks, Leads, Calls (each as defined in the Click, Lead and Call Policy) 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 may take the form of a check, wire, credit card chargeback, or lead credit, in Bankrate's discretion..

Funds Transfer Between Campaigns

We understand that on occasion you may want to transfer a fund balance from a specific product within Bankrate's advertising program to another product (a "Balance Transfer"), (e.g., wanting to transfer a balance remaining on a Home Equity Campaign to Mortgage Campaign). NOTE: You cannot complete a Balance Transfer via the online portal. Instead, to initiate a Balance Transfer, You must provide written instructions outlining Your request. The product You want remaining funds transferred from would then be closed by Bankrate, and You would be refunded the balance. For credit card advertisers, You must fund the new product group directly through the advertiser portal. For direct bill advertisers, a new insertion order must be created to add a new product. Bankrate will use reasonable efforts to complete Balance Transfers within five (5) business days after receipt of Your request.

Termination of Agreement

Upon termination of the Agreement, , Your Ad(s) will be removed from Bankrate 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 Policy. It may take up to (2) business days to delete Your Ad, and up to four (4) weeks to process Your refund. You are responsible for paying to Bankrate all charges and fees incurred pursuant to the Agreement that are incurred on or before the removal of Your Ad.

If you have any questions, please contact support@bankrate.com.