

Bankrate is committed to actively monitoring and tracking all advertiser (“Customer” or “You/Your”) Ad(s) to ensure You pay only for valid Clicks, Leads, and Calls. A “Click” means when a website visitor clicks on an Ad. A “Call” means when a website visitor initiates a telephone call using the Bankrate provided telephone number included in an Ad. A “Lead” means the data record generated when a website visitor provides contact information by or about an individual (a “Consumer”) and other general product criteria data to Bankrate for the purpose of obtaining financial product or service information.

Through automatic and human detection, filtering, monitoring and tracking, Bankrate and/or its third party service providers monitor all Click, Lead, and Call activity. You will not incur charges for Clicks, Leads, or Calls that Bankrate automatically determines to be invalid, in its sole discretion. You may initially incur charges for Clicks, Leads, or Calls that Bankrate manually determines to be invalid, in its sole discretion; provided that, subject to the terms of this Policy, Bankrate will credit such charges to your account upon Bankrate’s determination that such Clicks, Leads, or Calls, as applicable, were invalid, resulting in an adjustment to your billing statement. Due to invalid filtering processes, it may take up to three (3) days for a valid charge to post to Your account. In accordance with industry standards, Bankrate will not provide cash refunds.

### **Invalid and Fraudulent Activity**

If You believe that Your account is a recipient of invalid Click or Call activity, please call your sales representative or email [support@bankrate.com](mailto:support@bankrate.com) to report the activity: (a) for Clicks and Calls, within 90 days of the suspected activity; or (b) for Leads, by the 5<sup>th</sup> day of the calendar month for Leads received during the previous calendar month. If You contact Bankrate within this timeframe, Bankrate will (i) review your account’s activity, (ii) make reasonable attempts to reconcile activity to ensure You are responsible for paying for only valid charges and (iii) subject to Bankrate’s Advertising Refund Policy, process refunds to Your account for those charges that are determined by Bankrate, in its sole discretion, to be invalid.

**Bankrate will have no obligation to review or adjust billing for suspicious activity that You do not report to Bankrate within the timeframes set forth in this Section.**

Any Customer found or suspected to be engaging in fraudulent and/or malicious Click, Lead, or Call behavior on Bankrate will receive written notification from Bankrate. If after notification, You continue to engage in fraudulent and/or malicious activity, You may be banned from advertising with Bankrate. Any Customer found to engage in fraudulent and/or malicious behavior may also be subject to legal prosecution.

### **Unusual Activity**

As you monitor Your account, please be mindful of legitimate explanations for unusual charge activity, including the following:

- Identical IP addresses in some cases are assigned to more than one user by Internet Service Providers.
- There may be some industry trends or seasonality to Your business. For example: (1) if Your offer is especially compelling, (2) the rate environment changes significantly, (3) certain geographic locations have more defined mortgage seasons, etc.
- Consumers often return to click on links when actively comparing advertiser offerings. This could result in multiple Clicks from a single IP address within a period of time. As Bankrate’s users tend to be active in-market consumers this could be a valid source of unusual Click activity.
- Consumers often choose to make multiple follow-up telephone calls when actively comparing advertiser offerings. This could result in multiple Calls from a single telephone number within a period of time. As Bankrate’s users tend to be active in-market consumers this could be a valid source of unusual Call activity.

There are other circumstances not listed in this Policy that may seem like unusual activity, but nonetheless be completely valid charge activity.

Please be advised that Bankrate does not reveal specific IP addresses or other details regarding Click, Call or Lead data. A few of the reasons we do not provide the information include, without limitation:

- Some of the information is personally identifiable in select cases, providing it to third parties could violate our privacy policies.
- Details regarding traffic are useful to parties attempting to circumvent the functioning of our invalid/fraudulent filtering.

For additional questions or concerns please contact your sales representative or [support@bankrate.com](mailto:support@bankrate.com).