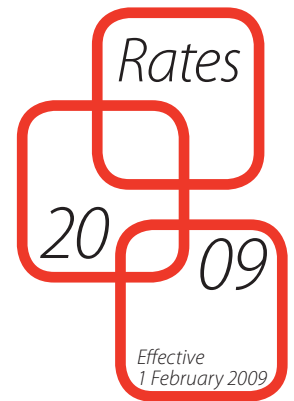


BUSINESS LAW & TAX REVIEW



Tabloid 2nd Monday of the month	Basic Rate p.s.c.cm		VAT at 14%		Rate incl. VAT
Black & White	R	132.00	R	18.48	R 150.48
Full Colour	R	187.00	R	26.18	R 213.18
38 x 14					
B&W	R	70,224.00	R	9,831.36	R 80,055.36
Full Colour	R	99,484.00	R	13,927.76	R 113,411.76
38 x 7					
B&W	R	35,112.00	R	4,915.68	R 40,027.68
Full Colour	R	49,742.00	R	6,963.88	R 56,705.88
38 x 2					
B&W	R	10,032.00	R	1,404.48	R 11,436.48
Full Colour	R	14,212.00	R	1,989.68	R 16,201.68
20 x 7					
B&W	R	18,480.00	R	2,587.20	R 21,067.20
Full Colour	R	26,180.00	R	3,665.20	R 29,845.20
15 x 7					
B&W	R	13,860.00	R	1,940.40	R 15,800.40
Full Colour	R	19,635.00	R	2,748.90	R 22,383.90
7 x 7					
B&W	R	6,468.00	R	905.52	R 7,373.52
Full Colour	R	9,163.00	R	1,282.82	R 10,445.82
7 x 5					
B&W	R	4,620.00	R	646.80	R 5,266.80
Full Colour	R	6,545.00	R	916.30	R 7,461.30
3 x 5					
B&W	R	1,980.00	R	277.20	R 2,257.20
Full Colour	R	2,805.00	R	392.70	R 3,197.70

LOOSE INSERTS

A4 up to 8 pages	R	39,199.00	R	5,487.86	R 44,686.86
Tabloid up to 8 pages	R	58,592.00	R	8,202.88	R 66,794.88
Each additional page (either size)	R	3,438.00	R	481.32	R 3,919.32

PLEASE NOTE: Loose insert cancellations less than 10 working days prior to publication date will incur a 50% penalty. Please note that the Inserts rates exclude labour charges. Please contact your Account Executive for more information..

VALIDATION SPECIFICATIONS FOR DIGITAL RECEIVING

Printing specifications

Adverts must be supplied to the exact specifications as indicated on the rate card. Any dimensions that are outside these areas will not be processed, and client will have to supply new material.

Digital file delivery

Digital adverts can be supplied using one of the following methods:

Quickcut: All information can be obtained on: (011) 805-0600
International dialling code: +27 (11) 805-0600

Websend: www.websend.co.za

E-mail address: ads@avusa.co.za

These files should be in PDF or EPS formats only.

Please include details in the 'SUBJECT' field.

FTP link: launch site and drag and drop advert into the folder

User name - validation; Password - validation

<ftp://ftp2.avusa.co.za>

Removable media: CD-ROM

ALL FILES MUST BE SENT AS PDF X1A FILES (ISO 15930-1)

General specifications

Images:

All images must be scanned and imported as 300dpi. Any enlargements on page will result in a decrease in resolution.

Text:

All black text must be set to overprint and must only reproduce on the black (K) plate i.e. Black text must not be made up of any other process colours. Minimum of 8pt can be reversed out of a colour background with a non-serif typeface.

Colour compensation:

Total ink coverage: 300%

Grey component replacement (GCR)

Dot gain: 23%

MATERIAL MUST BE MADE UP USING CMYK PROCESS COLOURS. All material must be prepared for offset lithographic processes as per international printing standard (ISO 12647-2).

Colour proofs:

Offset lithographics colour-corrected proofs should be supplied as a guide. If not supplied, accurate colour matching cannot be guaranteed.

Repeat adverts:

Please note that printed adverts' files are only archived for 3 months and discs are kept for 3 months. After this time period the files are deleted.

Material delivery:

3rd Floor, Avusa, 4 Biermann Avenue, Rosebank, 2196.

ADVERTISING DEADLINES

Booking deadline

11 workingdays prior to publication date

Material deadline

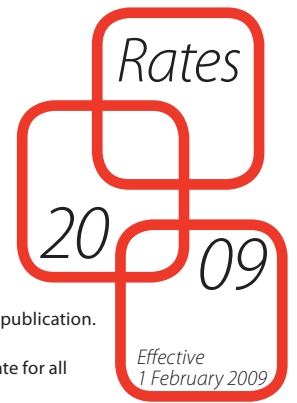
Monday prior to publication date

ADVERTISING CONTACTS

BDFM Special Projects Manager	Tinyiko Baloyi	e-mail: baloyit@bdfm.co.za	Tel: (011) 280 3709	Cell: 083 300 8345
BDFM-Special Projects Executive	Wesley Peter	e-mail: peterw@bdfm.co.za	Tel: (011) 280 5172	Cell: 084 371 1155
Special Projects - Co-ordinator	Lyndon Johnson	e-mail: johnsonl@bdfm.co.za	Tel: (011) 280 3621	Cell: 079 808 3049

E&OE

TERMS AND CONDITIONS



1. Advertisements are only accepted for publication in *Business Day*, or any other publications owned or published by BDFM Publishers subject to the following conditions:
 - a. BDFM Publishers reserves the right to withhold any advertisement from publication and to cancel any advertisement order that has been accepted.
 - b. BDFM Publishers will not be liable to the advertiser or to any other person for any loss or damages of any nature whatsoever, including indirect or consequential damages or any loss of profit or special damages of any nature whatsoever and whether in the contemplation of the parties or not, which the advertiser or any other person may suffer as a result of BDFM Publishers' failure to publish, or publication on dates other than those specified by the advertiser, or any other errors of any kind.
 - c. Telephonic instructions must in all cases be confirmed in writing by the advertiser.
2. Every precaution is taken to ensure the correct printing and insertion of all advertisements, but BDFM Publishers will not be held liable for any inaccuracies or omissions or for any consequence arising there from.
3. BDFM Publishers reserves the right to edit or revise, or to reject, even after acceptance for publication, any advertisement deemed to be untruthful or objectionable in subject matter or wording, or unsuitable for any other reason, whether space for the advertisement has been booked in advance under order or not.
4. BDFM Publishers reserves the right to suspend an issue on any day and increase or decrease the usual number of editions without notice.
5. Space is sold to advertisers for the purpose of making announcements concerning their own business and may not be used for attacking or making invidious comparisons with other advertisers, firms, institutions or persons.
6. Advertisement orders are not accepted subject to write-up space or editorial coverage being given.
7. All cancellations by the customer must be in writing.
8. Advertisement orders are not accepted for periods longer than 12 months.
9. All orders are subject to space being available and shall lapse if the first insertion under order is not made within three months of the order, or if there is a period of more than three months between insertions.
10. The full name, street address, telephone and fax number of the advertiser must be included in advertisements asking for money or stamps to be sent to the newspaper or box number.
11. When new rates are announced, contract advertisers will be protected at their contract rates for 45 days after the announced date of the new rate. The balance of the order will be subject to the new rates. The advertiser may cancel his contract on the date the new or higher rate becomes effective. Such cancellation must be in writing.
12. A 50% cancellation fee will be incurred for any special positions bookings cancelled within 30 days of publication.
13. Approved accounts are payable within 30 days from date of statement, otherwise orders must be prepaid. Cash payments are required three working days prior to print date for non-account holders. However, in the case of pre-printed special projects, cash is required 14 days prior to publication.
13. Material deadline is 2 (TWO) days prior to print date for all BDFM publications.
14. Any advertising order shall be subject to the conditions stated herein unless specifically varied by BDFM Publishers in writing and these conditions shall at all times take precedence over any terms, conditions or stipulations contained in any of the advertiser's documentation as may be in conflict herewith. Should the advertiser in any way purport to attach any conditions which vary, amend or are in conflict with the conditions set forth herein then, notwithstanding anything to the contrary stipulated by the advertiser, the conditions set forth herein shall prevail and be of full force and effect unless specifically varied by BDFM Publishers in writing with specific reference to the advertiser's contrary documentation.
15. ACCEPTANCE AND COPY: If material is received too late for publication, the space reserved will be charged for. Copy must conform to all PRINT MEDIA ASSOCIATION requirements for the acceptance of advertisements. Digital material must conform to the material specifications of Avusa Media. A full and separate copy can be obtained on the Business Day web site - www.financialmail.co.za. The general typography of advertisements is subject to the approval of BDFM Publishers. Analogue material must be claimed within 30 days, after which no responsibility will be accepted for loss or damage to such material. Digital material can be retrieved up to three months from last date of publication.
16. Space orders for advertisements appearing in BDFM Publishers' publications are accepted subject to the additional conditions shown on the applicable tariff card. Publications will be accepted once production of the publication has commenced.
17. No changes to advertisements appearing in BDFM Publishers' publications will be accepted once production of the publication has commenced.
18. If any amount due and payable by the advertiser is not paid within the agreed term, the advertiser shall be liable for interest at the maximum rate permitted by law from time to time, including, without limiting the generality thereof, The Usury Act No. 73 of 1968, and the Credit Agreement Act No. 75 of 1980 as amended. Such interest shall be calculated and paid monthly in advance, provided that if the interest is not paid as aforesaid, the interest shall be added to the principal sum and the whole amount shall form the principal debt which shall bear interest as aforesaid.
19. In the event of BDFM Publishers instructing attorneys to collect from the advertiser an amount owing to BDFM Publishers, the advertiser agrees to pay all costs on the scale as between attorney and own client, including collection charges.
20. No relaxation or indulgence granted to the advertiser by BDFM Publishers, at any time, shall be deemed to be a waiver of any of BDFM Publishers' rights in terms hereof and such relaxation or indulgence shall not be deemed a novation of any of the terms and conditions set out herein, or create any estoppel against BDFM Publishers.
21. Any agreement purporting to vary the terms of these conditions or any consensual cancellation shall not be valid unless reduced to writing and signed by both the advertiser and BDFM Publishers.