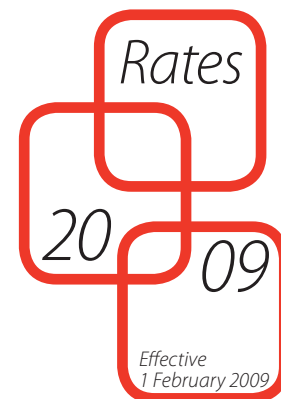


BusinessDay

Insights



	Basic Rate	VAT at 14%	Rate incl. VAT
	p.s.c.cm		
MAIN BODY			
Black & White	R 132.00	R 18.48	R 150.48
Full Colour	R 187.00	R 26.18	R 213.18
SPECIAL POSITIONS			
Ear Space ROP 5 x 4	R 4,971.00	R 695.94	R 5,666.94
Ear Space Broadsheet Pre-print 7 x 2	R 2,902.00	R 406.28	R 3,308.28
A4 MAGAZINE			
Full Page (255mmx190mm)			
B&W	R 27,317.00	R 3,824.38	R 31,141.38
Full Colour	R 39,505.00	R 5,530.70	R 45,035.70
Half Page horizontal (125mmx190mm)			
B&W	R 13,673.00	R 1,914.22	R 15,587.22
Full Colour	R 24,593.00	R 3,443.02	R 28,036.02
H/P Horizontal DPS (125mmx380mm)			
B&W	R 28,316.00	R 3,964.24	R 32,280.24
Full Colour	R 39,503.00	R 5,530.42	R 45,033.42
A Third Page vertical (255 mm x 60 mm)			
B&W	R 11,317.00	R 1,584.38	R 12,901.38
Full Colour	R 16,767.00	R 2,347.38	R 19,114.38
A Third Page horizontal (80 mm x 190 mm)			
B&W	R 11,317.00	R 1,584.38	R 12,901.38
Full Colour	R 16,767.00	R 2,347.38	R 19,114.38
A Quarter Page vertical (120 mm x 90 mm)			
B&W	R 6,837.00	R 957.18	R 7,794.18
Full Colour	R 12,296.00	R 1,721.44	R 14,017.44
A Quarter Page horizontal (50 mm x 190 mm)			
B&W	R 6,837.00	R 957.18	R 7,794.18
Full Colour	R 12,296.00	R 1,721.44	R 14,017.44
Inside Front Cover			
Full Colour	R 43,319.00	R 6,064.66	R 49,383.66
Inside Back Cover			
Full Colour	R 41,576.00	R 5,820.64	R 47,396.64
Outside Back Cover			
Full Colour	R 47,457.00	R 6,643.98	R 54,100.98
Double page / Centre Spread 273 mm x 420 mm			
Full Colour	R 86,423.00	R 12,099.22	R 98,522.22

ADVERTISING DEADLINES

Booking deadline
2 weeks prior to publication date

Material deadline
1 week prior to publication date

ADVERTISING CONTACTS

Surveys Manager Priscilla Bakker e-mail: bakkerp@bdfm.co.za Tel: (011)280-3507 Cell: 083 635 7643

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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.

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