

RATES - Effective 1 February 2008	Basic Rate	14% VAT	Rate incl VAT
FULL PAGE			
Full Colour	R 40,110.00	R 5,615.40	R 45,725.40
Black & White	R 29,070.00	R 4,069.80	R 33,139.80
HALF PAGE HORIZONTAL			
Full Colour	R 23,970.00	R 3,355.80	R 27,325.80
Black & White	R 14,745.00	R 2,064.30	R 16,809.30
COVER PAGES			
Opening Double page spread	R 99,265.00	R 13,897.10	R 113,162.10
IFC Full Colour Only	R 52,610.00	R 7,365.40	R 59,975.40
IBC Full Colour Only	R 52,010.00	R 7,281.40	R 59,291.40
OBC Full Colour Only	R 54,535.00	R 7,634.90	R 62,169.90
DOUBLE PAGE SPREAD			
DPS Full Colour	R 80,220.00	R 11,230.80	R 91,450.80
DPS Black & White	R 58,140.00	R 8,139.60	R 66,279.60
1/2 Double page spread Full Colour	R 40,110.00	R 5,615.40	R 45,725.40
1/2 Double page spread Black & White	R 29,070.00	R 4,069.80	R 33,139.80
1/3 Double page spread Full Colour	R 34,160.00	R 4,782.40	R 38,942.40
1/3 Double page spread Black & White	R 24,070.00	R 3,369.80	R 27,439.80
1/3 VERTICAL/HORIZONTAL/SQUARE			
1/3 Vertical/Horizontal/Square Full Colour (120mm x 120mm)	R 17,085.00	R 2,391.90	R 19,476.90
1/3 Vertical/Horizontal/Square Black & White (120mm x 120mm)	R 12,030.00	R 1,684.20	R 13,714.20
1/3 VERTICAL/HORIZONTAL (LETTERS/DID YOU HEAR/INDEX)			
1/3 Vertical/Horizontal Full Colour	R 18,455.00	R 2,583.70	R 21,038.70
1/3 Vertical/Horizontal Black & White	R 13,340.00	R 1,867.60	R 15,207.60
2/3 VERTICAL			
2/3 Vertical Full colour	R 33,855.00	R 4,739.70	R 38,594.70
2/3 Vertical Black & White	R 23,970.00	R 3,355.80	R 27,325.80
5 x 3			
Full Colour (50mm x 190mm Strip)	R 10,230.00	R 1,432.20	11,662.20
Black & White (50mm x 190mm Strip)	R 8,205.00	R 1,148.70	9,353.70
10 x 1			
Full Colour + Black & White (100mm x 60mm)	R 8,205.00	R 1,148.70	R 9,353.70
GUARANTEED FIRST RIGHT HAND POSITION			
Full Colour	R 44,120.00	R 6,176.80	R 50,296.80
Black & White	R 31,975.00	R 4,476.50	R 36,451.50
SPOT COLOUR			
1 Spot (full page)	R 4,045.00	R 566.30	R 4,611.30
2 Spot (full page)	R 8,085.00	R 1,131.90	R 9,216.90
1 Spot (less than full page)	R 1,855.00	R 259.70	R 2,114.70
2 Spot (less than full page)	R 3,745.00	R 524.30	R 4,269.30
TOP JOBS AND OTHER RATES - Top Jobs / Executive Education / Business Opportunities and Miscellaneous Sections (per s.c.cm)			
Full Colour per s.c.cm	R 400.00	R 56.00	R 456.00
Black & White per s.c.cm	R 290.00	R 40.60	R 330.60
Black & White + 1 spot colour per s.c.cm	R 330.00	R 46.20	R 376.20
Black & White + 2 spot colour per s.c.cm	R 370.00	R 51.80	R 421.80
LOOSE INSERTS (270mm X 205mm)			
First 2 printed sides	R 17,655.00	R 2,471.70	R 20,126.70
8 printed sides	R 32,100.00	R 4,494.00	R 36,594.00
Each additional printed side	R 1,175.00	R 164.50	R 1,339.50
<i>Please note that the Inserts rates exclude labour charges. Please contact your Account Executive for more information.</i>			
FINANCIAL ADVERTISING			
<i>Place a financial advertisement in Financial Mail and Business Day and receive 15% off your placement in the FM</i>			
ONLINE ADVERTISING			
Weekly Mailer	R 2,904.00		
Sponsored links	R 3,300.00*		*6 months contract
<i>For Traditional or Rich Media advertising, please contact your online sales executive.</i>			
A 50% CANCELLATION FEE WILL BE INCURRED FOR ANY BOOKINGS CANCELLED WITHIN 30 DAYS OF PUBLICATION. ALL CANCELLATIONS MUST BE IN WRITING			

TERMS & CONDITIONS

1. Advertisements are only accepted for publication in *Financial Mail*, 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
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.

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.
14. Material deadline is Friday prior to week of print of publication for *Financial Mail*.
15. 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.
16. 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. A full and separate copy can be obtained on the Financial Mail 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.
17. 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.
18. No changes to advertisements appearing in BDFM Publishers' publications will be accepted once production of the publication has commenced.
19. 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.
20. 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.
21. 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.
22. 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.