

<b>RATES - Effective 1 February 2009</b>	<b>Basic Rate</b>	<b>14% VAT</b>	<b>Rate incl VAT</b>
<b>FULL PAGE</b>			
Full Colour	R 43,920.00	R 6,148.80	R 50,068.80
Black & White	R 31,830.00	R 4,456.20	R 36,286.20
<b>HALF PAGE HORIZONTAL</b>			
Full Colour	R 26,245.00	R 3,674.30	R 29,919.30
Black & White	R 16,145.00	R 2,260.30	R 18,405.30
<b>COVER PAGES</b>			
Opening Double page spread	R 108,695.00	R 15,217.30	R 123,912.30
Opposite INDEX (IFC) Full Colour Only	R 57,610.00	R 8,065.40	R 65,675.40
IBC Full Colour Only	R 56,950.00	R 7,973.00	R 64,923.00
OBC Full Colour Only	R 59,715.00	R 8,360.10	R 68,075.10
<b>DOUBLE PAGE SPREAD</b>			
Double page spread Full Colour	R 87,840.00	R 12,297.60	R 100,137.60
Double page spread Black & White	R 63,660.00	R 8,912.40	R 72,572.40
1/2 Double page spread Full Colour	R 43,920.00	R 6,148.80	R 50,068.80
1/2 Double page spread Black & White	R 31,830.00	R 4,456.20	R 36,286.20
1/3 Double page spread Full Colour	R 37,420.00	R 5,238.80	R 42,658.80
1/3 Double page spread Black & White	R 26,350.00	R 3,689.00	R 30,039.00
<b>1/3 VERTICAL/HORIZONTAL/SQUARE</b>			
1/3 Vertical/Horizontal/Square Full Colour (120mm x 120mm)	R 18,710.00	R 2,619.40	R 21,329.40
1/3 Vertical/Horizontal/Square Black & White (120mm x 120mm)	R 13,175.00	R 1,844.50	R 15,019.50
<b>1/3 VERTICAL/HORIZONTAL (LETTERS/DID YOU HEAR/INDEX)</b>			
1/3 Vertical/Horizontal Full Colour	R 20,210.00	R 2,829.40	R 23,039.40
1/3 Vertical/Horizontal Black & White	R 14,605.00	R 2,044.70	R 16,649.70
<b>2/3 VERTICAL</b>			
2/3 Vertical Full colour	R 37,070.00	R 5,189.80	R 42,259.80
2/3 Vertical Black & White	R 26,245.00	R 3,674.30	R 29,919.30
<b>5 x 3</b>			
Full Colour (50mm x 190mm Strip)	R 11,200.00	R 1,568.00	R 12,768.00
Black & White (50mm x 190mm Strip)	R 8,985.00	R 1,257.90	R 10,242.90
<b>10 x 1</b>			
Full Colour + Black & White (100mm x 60mm)	R 8,985.00	R 1,257.90	R 10,242.90
<b>GUARANTEED FIRST RIGHT HAND POSITION</b>			
Full Colour	R 48,310.00	R 6,763.40	R 55,073.40
Black & White	R 35,015.00	R 4,902.10	R 39,917.10
<b>SPECIAL POSITIONS</b>			
Opposite Editorials	R 43,920.00	R 6,148.80	R 50,068.80
Opposite Technology & You	R 43,920.00	R 6,148.80	R 50,068.80
Opposite Eco Viewpoint	R 43,920.00	R 6,148.80	R 50,068.80
Opposite On My Mind	R 43,920.00	R 6,148.80	R 50,068.80
Opposite LHP Fox	R 43,920.00	R 6,148.80	R 50,068.80
Opposite LHP LIFE	R 43,920.00	R 6,148.80	R 50,068.80
Crossword 1/2 page vertical	R 26,245.00	R 3,674.30	R 29,919.30
<b>TOP JOBS AND OTHER RATES - Top Jobs / Executive Education / Business Opportunities and Miscellaneous Sections (per s.c.cm)</b>			
Full Colour per s.c.cm	R 440.00	R 61.60	R 501.60
Black & White per s.c.cm	R 318.00	R 44.52	R 362.52
<b>LOOSE INSERTS (270mm X 205mm)</b>			
First 2 printed sides	R 19,330.00	R 2,706.20	R 22,036.20
8 printed sides	R 35,150.00	R 4,921.00	R 40,071.00
Each additional printed side	R 1,285.00	R 179.90	R 1,464.90
<i>Please note that the Inserts rates exclude labour charges. Please contact your Account Executive for more information.</i>			
<b>FINANCIAL ADVERTISING</b>			
<i>Place a financial advertisement in Financial Mail and Business Day and receive 15% off your placement in the Financial Mail</i>			
<b>ONLINE ADVERTISING</b>			
Weekly Mailer	R 3,267.00 plus VAT		
Sponsored links	R 3,713.00* plus VAT		*6 months contract
<i>For Traditional or Rich Media advertising, please contact your online sales executive.</i>			
<b>A 50% CANCELLATION FEE WILL BE INCURRED FOR ANY BOOKINGS CANCELLED WITHIN 30 DAYS OF PUBLICATION. ALL CANCELLATIONS MUST BE IN WRITING</b>			

# SPECIFICATIONS

TECHNICAL SPECIFICATIONS						
	Type Area		Trim Area		Bleed Area	
	Height	Width	Height	Width	Height	Width
Full Page	255mm	190mm	273mm	210mm	283mm	220mm
1/2 Page Horizontal	125mm	190mm	135mm	210mm	140mm	220mm
1/2 Page Vertical	255mm	90mm	273mm	105mm	283mm	115mm
Double Page Spread <i>Bleed through gutter</i>	255mm	400mm	273mm	420mm	283mm	430mm
1/2 DPS	125mm	400mm	135mm	420mm	140mm	430mm
1/3 DPS	80mm	400mm	85mm	420mm	90mm	430mm
1/3 Page Horizontal	80mm	190mm	85mm	210mm	90mm	220mm
1/3 Page Vertical	255mm	60mm	273mm	70mm	283mm	80mm
1/3 Page Square	120mm	120mm	N/A		N/A	
2/3 Vertical	255mm	125mm	273mm	135mm	283mm	145mm
5 x 3 Strip	50mm	190mm	N/A		N/A	
10 x 1	100mm	60mm	N/A		N/A	

INSERTS						
Bookmarks			150mm	50mm		
Belly Band - MAX			100mm	550mm		
<b>Gatefold</b>						
<i>Inside Front/Back Cover</i>			273mm	207mm		
<i>Fold-out Page</i>			273mm	205mm		
Inserts - MAX			270mm	205mm		
C4 Envelope	290mm	220mm	324mm	229mm		

DEADLINES	Booking	Material	Contact
MAIN BODY	Wednesday prior to week of publication	Friday prior to week of publication	Jamie Kinnear on (011) 280-3183
SPECIAL PROJECTS	4 weeks prior to publication	2 weeks prior to publication	Teresa Lord on (011) 280-3711

VALIDATION SPECIFICATIONS FOR DIGITAL RECEIVING	
<p><b>Printing specifications</b> 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.</p> <p><b>Digital file delivery</b> Digital adverts can be supplied using one of the following methods:</p> <p><b>Quickcut:</b> All information can be obtained on: (011) 805-0600 International dialling code: +27 (11) 805-0600</p> <p><b>Websend:</b> <a href="http://www.websend.co.za">www.websend.co.za</a> <b>E-mail address:</b> <a href="mailto:ads@avusa.co.za">ads@avusa.co.za</a> 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 <a href="ftp://validation:validation@196.44.1.11/Validation ADS">ftp://validation:validation@196.44.1.11/Validation ADS</a></p> <p><b>Removable media:</b> CD-ROM ALL FILES MUST BE SENT AS PDF X1A FILES (ISO 15930-1)</p> <p><b>General specifications</b></p> <p><b>Images:</b> All images must be scanned and imported as 300dpi. Any enlargements on page will result in a decrease in resolution.</p>	<p><b>Text:</b> 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.</p> <p><b>Colour compensation:</b> Total ink coverage: 300% Grey component replacement (GCR) Dot gain: 23%</p> <p>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).</p> <p><b>Colour proofs:</b> Offset lithographics colour-corrected proofs should be supplied as a guide. If not supplied, accurate colour matching cannot be guaranteed.</p> <p><b>Repeat adverts:</b> Please note that printed adverts' files are only archived for <b>3 months</b> and discs are kept for <b>3 months</b>. After this time period the files are deleted.</p> <p><b>Material delivery:</b> 3rd Floor, Avusa, 4 Biermann Avenue, Rosebank, 2196.</p> <p><b>Insert delivery:</b> CTP Web Printers, Cnr Industry &amp; Electron Ave, Isando.</p>

# CONTACTS

## Gauteng - Head Office

Avusa, 3rd Floor, 4 Biermann Avenue, Rosebank, 2196. P.O. Box 1746, Saxonwold, 2132. Tel: (011) 280-3011 Fax: (011) 280-3700/7.  
Website: www.financialmail.co.za

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**General Manager - Sales** *Pule Molebeledi*  
Tel: (011) 280-3502  
Cell: 082 853 6111  
e-mail: molebeledip@bdfm.co.za

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**Deputy General Manager - Sales** *Eben Gewers*  
Tel: (011) 280-3703  
Cell: 082 374 6287  
e-mail: gewerse@bdfm.co.za

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**Sales Manager - Inserts and Direct Advertising** *Thembaletu Mbangcolo*  
Tel: (011) 280-3524  
Cell: 084 587 7463  
e-mail: mbangcolot@bdfm.co.za

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**Online Sales Manager** *David Deminey*  
Tel: (011) 280-3504  
Cell: 082 445 1400  
e-mail: demineyd@bdfm.co.za

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**Media Sales Executive** *Carlyn Denysen*  
Tel: (011) 280-3152  
Cell: 072 788 3714  
e-mail: denyssenc@bdfm.co.za

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**Media Sales Executive** *Brian Bhengu*  
Tel: (011) 280-3158  
Cell: 076 272 6573  
e-mail: bhengub@bdfm.co.za

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**Media Sales Executive** *Juliet Munyippa*  
Tel: (011) 280-3506  
Cell: 082 887 8217  
e-mail: munyippaj@bdfm.co.za

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**Media Sales Executive** *Andile Kona*  
Tel: (011) 280-3261  
Cell: 082 729 4929  
e-mail: konaa@bdfm.co.za

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**Media Sales Executive** *Debbie Rufus*  
Tel: (011) 280-3154  
Cell: 072 021 2973  
e-mail: rufusd@bdfm.co.za

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**Media Sales/Direct Co-ordinator** *Jamie Kinnear*  
Tel: (011) 280-3183  
Cell: 083 703 3231  
e-mail: kinnearj@bdfm.co.za

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**Special Projects Co-ordinator** *Teresa Lord*  
Tel: (011) 280-3711  
Cell: 083 264 8677  
e-mail: lordt@bdfm.co.za

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**Advertising Executive** *Hashila Dahya*  
Tel (011) 280 3714  
Cell: 072 861 4370  
e-mail: dahyah@bdfm.co.za

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**Online Sales Executive** *Sithembiso Ndashe*  
Tel (011) 340 9305  
Cell: 084 578 8666  
e-mail: ndashes@bdfm.co.za

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**Manager - Investor Relations** *Rose Masenya*  
Tel: (011) 280-5075  
Cell: 084 736 5296  
e-mail: masenyar@bdfm.co.za

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**Investor Relations Booking Co-ordinator** *Pride Rambau*  
Tel: (011) 280-3513  
Cell: 083 557 2472  
e-mail: rambaup@bdfm.co.za

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**International Advertising** *Bonga Mbaso*  
Tel: +27 11 280 3704  
Cell: + 27 82 763 8877  
e-mail: mabasob@bdfm.co.za

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**Brand Manager** *Tshego Malinga*  
Tel: (011) 280-3601  
Cell: 083 596 6639  
e-mail: malingat@bdfm.co.za

## Cape Town

Avusa, 4th Floor, Wembley Square, McKenzie Street, Gardens, Cape Town, 8001. P.O. Box 2447, Cape Town, 8000.  
Tel: (021) 488-1700 Fax (021) 488-1708.

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**Media Sales Manager** *Anél Janse van Rensburg*  
Tel: (021) 488-1712  
Cell: 083 573 9188  
e-mail: jansevanrensburga@bdfm.co.za

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**Media Sales Executive** *Herman Redelinghuys*  
Tel: (021) 488-1705  
Cell: 082 292 2964  
e-mail: redelinghuys@bdfm.co.za

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**Direct Sales Executive** *Peter Roos*  
Tel: (021) 488-1715  
Cell: 083 525 1468  
e-mail: roosp@bdfm.co.za

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**Co-ordinator** *Carmelita Allende*  
Tel: (021) 488 1707  
Cell: 083 292 0934  
e-mail: allendec@bdfm.co.za

## KwaZulu-Natal

Avusa Limited, 635-641 Ridge Rd, Overport, 4001.  
P.O. Box 51163, Musgrave, 4062.  
Tel: (031) 250-8500 Fax: (031) 250-8533

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**Media Sales Manager** *Gafsa Shaik*  
Tel: (031) 250-8506  
Cell: 082 339 5800  
e-mail: shaikg@bdfm.co.za

# 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 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.

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](http://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.