



FINANZ und
WIRTSCHAFT

www.fuw.ch

**RATE
CARD 2010**

ESSENTIAL FINANCIAL READING, EVERY WEDNESDAY AND SATURDAY



MARTIN CONINX
Managing Director

«Finanz und Wirtschaft» offers experienced private and professional investors sound assistance in deciding where to invest their funds. In so doing, the professional editorial team takes account of all the investment categories that make up modern financial investments. Switzerland's largest specialist editorial team reports extensively on the activities of national and international stock markets and supplies detailed analyses of listed companies. Particular focus is directed at commenting on events and trends while great attention is paid to the continuous expansion of

online services. In addition to the core editorial team in Switzerland, the publisher maintains editorial offices in London, Frankfurt and New York. The publisher also has links with a global network of correspondents via associate publications.

Readers of «Finanz und Wirtschaft» have a deep understanding of economic matters. The target public is clearly defined – those who are interested in economics, finance and the stock markets – whether for personal or professional reasons – read FuW. The majority own shares themselves, around a third are graduates. The readership structure features an above average proportion of senior managers as well as very high earners. By buying advertising space, you will reach a readership that is both able and willing to spend substantial amounts in print and online.

140 000 readers per issue (MACH Basic 2009-2)
Circulation 33 347 copies (WEMF/SW-2009)
Detailed media data is available from www.mytamedia.ch



PRICES AND FORMATS 1ST - 3RD SECTION 4TH SECTION: PRICES ON REQUEST

Readership/
Prices per mm

PRICES PER MILLIMETRE (IN FR., EXCL. VAT)

	b/w	4-colours		
Advertising section/Recruitment ads	2.25	3.60	Advertising sections	Minimum height 20 mm / from 390 mm, 440 mm (type area) will be charged
Next to text up to 1449 mm	2.98	5.57	Next to text	Landscape format: minimum height 50 mm
Next to text over 1450 mm	2.98	4.80	Portrait format:	420 mm will be charged at 440 mm (type area)
Ads on text pages up to 999 mm	3.86	8.25	Ad on text page	Minimum height 50mm
Ads on text pages over 1000 mm	3.86	6.25		

BASIC FORMATS (IN MM)

PRICES (IN FR.)

	width x height	content	b/w	4-farbig
Type area 1/1-page	297 x 440	4400	9900.—	13 440.—
Type area 2/1 page double-page spread	617 x 440	9680	21 780.—	28 860.—

COLUMN DIMENSIONS (IN MM)

	NUMBER OF COLUMNS									
	1	2	3	4	5	6	7	8	10	
Advertising section	•	55,4	•	115,8	•	176,2	•	236,6	297	
Combined job advertisements in ALPHA/FuW	•	55,4	•	115,8	146	176,2	•	236,6	297	
Next to text	•	55,4	•	115,8	•	176,2	•	236,6	297	
Text pages	•	55,4	•	115,8	•	176,2	•	236,6	•	

«Finanz und Wirtschaft» offers a wide variety of easy-to-calculate advertising options. Our charges are based on prices per millimetre which depend on the colours used, and the positioning of the advertisement. We offer attractive terms for fixed formats listed in the scale of charges.

FORMATS AND PRICES, DISCOUNTS

TURNOVER DISCOUNTS

(Newspaper, special section and magazine can be cumulated)

from 10 000.—	3%	from 70 000.—	18%
from 15 000.—	5%	from 85 000.—	20%
from 25 000.—	8%	from 100 000.—	23%
from 35 000.—	10%	from 150 000.—	25%
from 45 000.—	13%	from 200 000.—	28%
from 55 000.—	15%	from 250 000.—	30%

Discount calculation period: 12 months

FREQUENCY DISCOUNTS

(Frequency discount will not be calculated according to turnover)

3 x 2% 6 x 5% 13 x 10% 26 x 15% 52 x 20% 100 x 25%

AGENCY COMMISSION

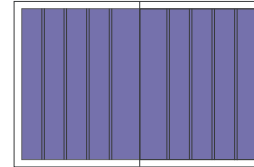
5% (for media and advertising agencies)

SURCHARGES (ELIGIBLE FOR DISCOUNT)

Box number charge	Fr. 12.—
Fixed position	+ 10%

FORMATS WITH FIXED PRICES (GROSS PRICES IN FR., EXCL. VAT)

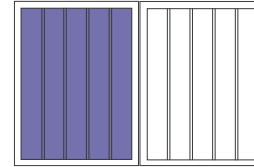
	b/w	4-colours
2/1 page double spread	21 780.—	28 860.—
1/1 page	9900.—	13 440.—
1/2 page (ads)	4950.—	7800.—
1/2 page next to text 10/220	6556.—	9420.—
1/4 page next to text 10/110	3278.—	5750.—



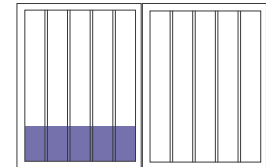
2/1 page double spread



1/2 page



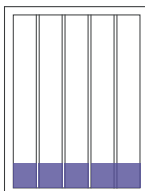
1/1 page



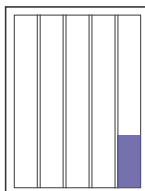
1/4 page

FIXED FORMATS IN 1ST SECTION SPECIAL FORMATS ON REQUEST

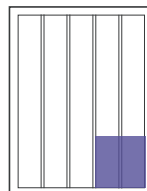
FOOTERS
55,4 x 60 mm
colour Fr. 1400.—
DOUBLE FOOTER
115,8 x 60 mm
colour Fr. 2500.—



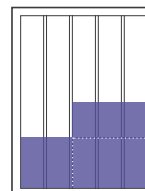
«AUF EINEN BLICK»
55,4 x 120 mm
b/w Fr. 926.—
colour Fr. 1975.—



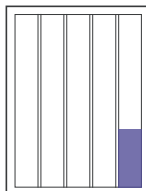
**«BÖRSE SCHWEIZ»/
«OBLIGATIONEN»**
115,8 x 100 mm
b/w Fr. 1544.—
colour Fr. 3250.—



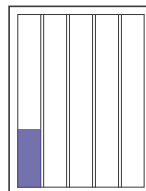
«BÖRSE NEW YORK»
297 x 110 mm
b/w Fr. 3278.—, colour Fr. 5750.—
176,2 x 200 mm
b/w Fr. 4632.—, colour Fr. 7500.—



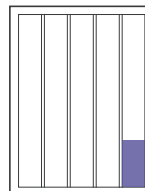
Discounts/
Fixed formats
1st section



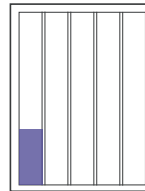
«BÖRSEN EUROPA»
55,4 x 130 mm
b/w Fr. 1004.—
colour Fr. 2145.—



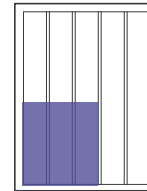
«BÖRSEN ÜBERSEE»
55,4 x 130 mm
b/w Fr. 1004.—
colour Fr. 2145.—



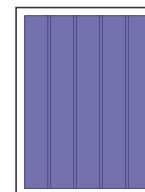
«KAPITALANLAGEN»
55,4 x 90 mm
b/w Fr. 695.—
colour Fr. 1485.—



«OBLIGATIONEN/DEISEN»
55,4 x 120 mm
b/w Fr. 926.—
colour Fr. 1975.—



«IN KÜRZE/PORTRÄT»
176,2 x 200 mm
b/w Fr. 4632.—
colour Fr. 7500.—

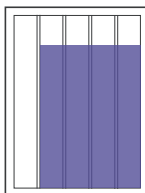


GENERALLY AVAILABLE
297 x 440 mm
b/w Fr. 9900.—
colour Fr. 13 440.—

FIXED FORMATS IN 2ND AND 3RD SECTION 4TH SECTION: EMITTENTENFENSTER

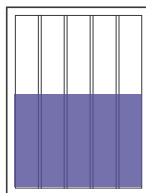
JUNIOR PAGE

236,6 x 340 mm
b/w Fr. 10.500.—
colour Fr. 14.050.—



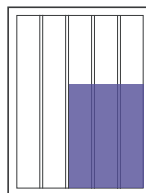
NEXT TO TEXT

297 x 220 mm
b/w Fr. 6556.—
colour Fr. 9420.—



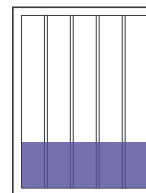
MINI-JUNIORPAGE

176,2 x 250 mm
b/w Fr. 5790.—
colour Fr. 8650.—



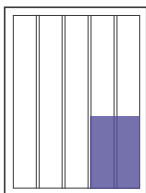
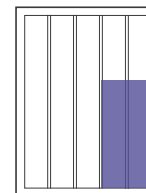
NEXT TO TEXT

297 x 110 mm
b/w Fr. 3278.—
colour Fr. 5750.—



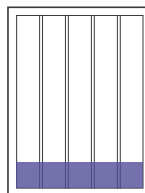
ADVERTISING

115,8 x 275 mm
b/w Fr. 3696.—
colour Fr. 6800.—



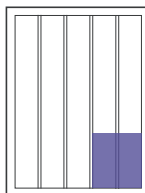
ADVERTISING

115,8 x 160 mm
b/w Fr. 2470.—
colour Fr. 5200.—



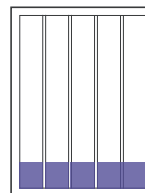
NEXT TO TEXT

297 x 60 mm
b/w Fr. 1788.—
colour Fr. 3250.—



ADVERTISING

115,8 x 110 mm
b/w Fr. 1698.—
colour Fr. 3550.—



FOOTERS

55,4 x 60 mm
b/w Fr. 550.—
colour Fr. 1100.—

DOUBLE FOOTER

115,8 x 60 mm
b/w Fr. 1100.—
colour Fr. 1850.—

FOOTER BAR

297 x 60 mm
b/w Fr. 2750.—
colour Fr. 4550.—

3RD/4TH SECTION



ISLAND ADVERTISEMENT

46 x 70 mm
b/w Fr. 525.—
colour Fr. 1000.—

TWIN ISLAND ADVERTISEMENTS

96,2 x 70 mm
b/w Fr. 1000.—
colour Fr. 1750.—



MAGAZINES

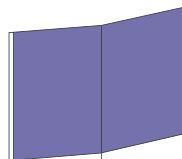
MAGAZINES DELUXE	PUBLICATION DATE	DEADLINE FOR COPY	DEADLINE FOR PRINTED MATERIAL
Deluxe «Lifestyle»	27.03.10	22.02.10	03.03.10
Deluxe «Watches and Jewellery»	20.11.10	18.10.10	29.10.10

FORMATS AND PRICES MAGAZINE DELUXE



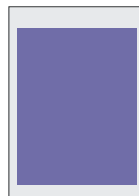
GATEFOLDER

Cover page (two sides)
Flaps folding outwards
Format height 285 mm/width 406 mm*
b/w or colour price on request



1/1

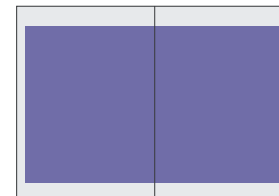
Type area 185 x 233 mm
Format 215 x 285 mm*
b/w or colour Fr. 13 440.—



SURCHARGES:
2nd cover page 10%
4th cover page 20%

2/1

Type area 400 x 233 mm
Format 430 x 285 mm*
b/w or colour Fr. 26 880.—



3/4 CROSSWISE

Type area 166 x 182 mm
Format 215 x 203 mm*
b/w or colour Fr. 10 080.—



2/3 HIGH

Type area 109 x 233 mm
Format 124 x 285 mm*
b/w oder farbig Fr. 8960.—



1/2 PORTRAIT

Type area 109 x 195 mm
b/w or colour Fr. 6720.—



1/2 CROSSWISE

Type area 166 x 127 mm
Format 215 x 148 mm*
b/w or colour Fr. 6720.—



1/3 CROSSWISE

Type area 109 x 123 mm
b/w or colour Fr. 4480.—



1/3 HIGH

Type area 57 x 233 mm
Format 72 x 285 mm*
b/w or colour Fr. 4480.—



1/4 PAGE

Type area 166 x 64 mm
Format 215 x 85 mm*
b/w or colour Fr. 3360.—



Formats 2nd
and 3rd section/
magazines

*excluding 3 mm bleed advertisement per external edge. Only the parts of pages indicated here are possible.

PRINTING MATERIAL MAGAZINES

PRINTING PROCESS

Printing	Heat-set offset
Colours	4 colours, European colour scale (special colours have to be built with scale)
Screen	70 lines per cm
Resolution	300 dpi
Paper	Cover: white, coated, satin, SK 3, 250 g/m ² Content: white, coated, semi-matt, SK 3, 115 g/m ²
Proofs	Proofs according to Eurostandard offset
CMS	Magazine profile on request

PRINTING MATERIAL

(ELECTRONIC TRANSMISSION OF DIGITAL ADVERTISEMENT TEMPLATES)

Software	QuarkXPress, InDesign, Adobe Photoshop, Adobe Illustrator, FreeHand, Adobe Acrobat, MS-Office (Mac)
Data carriers	CD-Rom (other data carriers by agreement)
Data transmission	Kundenzeitungen@tamedia.ch, Printonline (TAMEDIA2)
File name	Customer_Publication Date, folder: Magazin
Proofs	Always supply a binding proof with print control strips (measuring bars at the head or foot of the subject).

MAGAZINE INSERTS

Auflage: 46 000 copies

Quantity of inserts to be delivered: circulation plus 5% allowance.

PRICES (ELIGIBLE FOR AGENCY COMMISSION AND TURNOVER DISCOUNTS)

up to max 50g	loose	bound in
up to 12 pages A4	Fr. 515.— per thousand	Fr. 390.— per thousand
up to 24 pages A4	Fr. 670.— per thousand	Fr. 545.— per thousand
up to 36 pages A4	Fr. 875.— per thousand	Fr. 750.— per thousand

Prices subject to change due to changes in postal rates or adjustments in circulation.

ADDITIONAL CHARGES

(NOT ELIGIBLE FOR AGENCY COMMISSION AND TURNOVER DISCOUNTS)

Third-party ads in the insert	per ad	Fr. 120.— per thousand
Weight surcharges from 50 g	51– 75 g 76–100 g	Fr. 20.— per thousand Fr. 40.— per thousand

TECHNICAL REQUIREMENTS

Weight	min. 15 g, max. 50 g (higher weight classes on request)
Weight of paper	120 g/m ² (for individual sheet A6 format 170 g/m ²)
Format	Inserts: A6 up to max. 204 x 285 mm, long side sealed Supplements: 215 x 285 mm plus 5 mm side trim, 5 mm head trim, 10 mm foot trim
Delivery	at least 10 days ahead of publication in the relevant magazine deadlines
Delivery address	AVD Goldach, «FuW Magazin», Sulzstrasse 10, 9403 Goldach

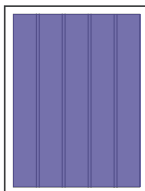
SUPPLEMENTS

SUPPLEMENTS	PUBLICATION DATE	DEADLINE FOR COPY	DEADLINE FOR PRINRINTED MATERIAL
Fonds 10	03.02.10	15.01.10	29.01.10
Funds	24.04.10	09.04.10	20.04.10
Alternative investments	29.05.10	14.05.10	25.05.10
Real Estate	26.06.10	11.06.10	22.06.10
Financial Training	11.09.10	27.08.10	07.09.10
Private Banking	02.10.10	14.09.10	28.09.10
Struktured Products	20.10.10	01.10.10	10.10.10
Portfolio	18.12.10	03.12.10	14.12.10

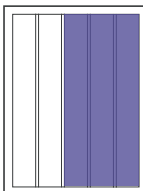
PRICE AND FORMATS SUPPLEMENTS



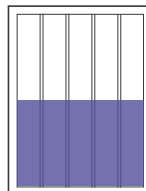
1/1
Type area 297 x 440 mm
b/w or colour
Fr. 13 440.—



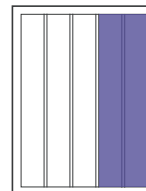
2/3 HIGH
173,5 x 417,4 mm
Fr. 9504.—



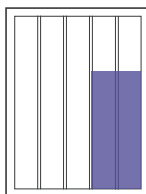
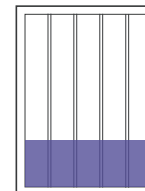
1/2 CROSSWISE
297 x 219,2 mm
Fr. 7800.—



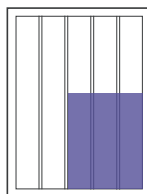
MONOLITH
118,5x 417,4 mm
Fr. 6336.—



1/4 PAGE
297 x 110,7 mm
Fr. 5750.—



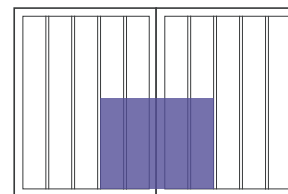
1/4 HIGH
118,5 x 275,3 mm
Fr. 6800.—



MINI-JUNIORPAGE
173,5 x 249,1 mm
Fr. 8650.—



2/1
617 x 440 mm
Fr. 26 880.—



CENTER PANO
260 x 219,2 mm
Fr. 9420.—

Printing material
magazines/
supplements

PRINTING MATERIAL NEWSPAPER AND SUPPLEMENTS

PRINTING PROCESS NEWSPAPER

Printing	Cold-set offset
Colours	4 colours (scale colours) (special colours have to be built with scale)
Screen	48 lines per cm
Resolution	245 dpi
Paper	Standard newspaper, 49 g/m ²
Proofs	Colour proof on newsprint, in print direction with measuring strip
Coverage	incl. grey balance: Lithos approx. 220 – 240% (C50%, M40%, Y40%)
CMS	Newspaper profile on request

PRINTING PROCESS SUPPLEMENT

Printing	Cold-set offset
Colours	4 colours (scale colours) (special colours have to be built with scale)
Screen	60 lines per cm
Resolution	300 dpi
Paper	Pre Premium, 65 g/m ² , white paper

PRINTING MATERIAL

(ELECTRONIC TRANSMISSION OF DIGITAL ADVERTISEMENT TEMPLATES)

Please always send a subject copy by fax to +41 44 298 35 17.
Camera-ready data with print preview, digital colour proof or b/w laser print for «computer to plate». Contents are to be adjusted to the area available leaving no empty space. We cannot accept any liability for incorrect or incomplete data.

Software	QuarkXPress, InDesign, Adobe Photoshop, Adobe Illustrator, FreeHand, Adobe Acrobat, MS-Office (Mac)
Data carriers	CD-Rom (other data carriers by agreement)
Data transmission	Kundenzeitungen@tamedia.ch, Printonline (TAMEDIA2)
Newspaper file name	FuW_Customer_Publication Date
Special insert file name	SI_Customer_Publication Date, folder: special insert
Proofs	Always supply a binding proof on newsprint with print control strips (measuring bars at the head or foot of the subject).

DEADLINES FOR COPY/PRINTED MATERIAL

	Copy	Printed material
Wednesday edition:	9 am Monday	5 pm Monday
Saturday edition:	9 am Thursday	5 pm Thursday

Send ads to: Verlag Finanz und Wirtschaft AG, Hallwylstrasse 71, P.O. Box, CH-8021 Zurich, Phone +41 44 2983535, Fax: +41 44 2983517, anzeigen@fuw.ch

INSERTS NEWSPAPER SPECIAL ADVERTISING ON REQUEST

CIRCULATION

Circulation	Switzerland	incl. foreign sales
Mittwochausgabe	approx. 32 000 Ex.	approx. 36 000 Ex.
Samstagsausgabe	approx. 38 000 Ex.	approx. 43 000 Ex.

Quantity to be delivered: circulation plus 5% allowance (please ask for exact numbers). For technical reasons, split runs within the Swiss circulation are not possible.

PRICES

(ELIGIBLE FOR AGENCY COMMISSION AND TURNOVER DISCOUNTS)

The following prices are based on postal charges of up to 50 g max.

up to 12 A4 pages	Fr. 475.— per thousand
up to 24 A4 pages	Fr. 630.— per thousand
up to 36 A4 pages	Fr. 835.— per thousand

Prices subject to change due to changes in postal rates or adjustments in circulation.

ADDITIONAL CHARGES

(NOT ELIGIBLE FOR AGENCY COM. AND TURNOVER DISCOUNTS)

Third-party ads in the insert	per ad	Fr. 120.—*
Weight surcharge	51 — 75 g	Fr. 20.—*
	76 — 100 g	Fr. 40.—*

* per thousand

Other weight surcharges on request.

TECHNICAL REQUIREMENTS

Weight	mind. 15g, max. 50g (higher weight classes on request)	
Paper weight (minimum specification)	A5 individual sheet, 170 g/m ²	A4 individual sheet, 150 g/m ²
	4 pages 120 g/m ²	8 – 16 pages 80 g/m ²
	6 pages 90 g/m ²	over 16 pages 60 g/m ²
Format	A5 to A4, closed on long edge (other formats on request)	
Supplement proofs	Two weeks ahead of publication we need 25 copies (can be proofs) and a binding copy at least five days ahead of publication. Order cards for inclusion with inserts must be affixed inside the insert. Inserts in zigzag fold cannot be processed.	
PDF	For our online newspaper we require a PC-compatible pdf of the insert. Send this to anzeigen@fuw.ch	
Deadlines	Wednesday edition: Friday (previous week) 7.15 – 11 am and 1 – 3 pm. Saturday edition: Monday 7.15 – 11 am and 1 – 3 pm	
Address	Tamedia AG Druckzentrum, Logistik R. Meyer, «Finanz und Wirtschaft», Tor 18, Bubenbergstr. 1, 8045 Zürich	

DELIVERY OF INSERTS

Inserts must be supplied stacked in equal piles of at least 50 copies, not interleaved and unbanded, on EUR pallets (or in piles of 10 cm handling height inside pallet frames). The edges of the inserts must not be damaged. They must be stacked facing downwards (first page at the bottom). Inserts in A4 format (closed on long edge) to be supplied unfolded.

Printing material
and inserts
newspaper

ONLINE – PLATFORM

FuW-INTERNET

Investment Cockpit with everything that investors need for their capital investments: business ratings, company and market news, FuW archive, disclosures, comprehensive fund and derivatives database, Swiss parallel market and access to ePaper.

www.fuw.ch

SFW, GIF, JPG

PRICE PER DAY

728 x 90 Pixel
Fr. 920.—

728 x 300 Pixel
Fr. 1500.—

160 x 600 Pixel
Fr. 1200.—

300 x 600 Pixel
Fr. 1700.—

Leaderboard

Expandable Leaderboard

Expandable Skyscraper

Sky-scraper

The screenshot shows a complex dashboard with multiple data tables and charts. A red line connects the 'Leaderboard' and 'Expandable Leaderboard' callouts to a specific data table. Another red line connects the 'Expandable Skyscraper' and 'Sky-scraper' callouts to a vertical sidebar on the right side of the dashboard.

oben 898 x 90 Pixel
rechts 160 x 600 Pixel
Fr. 2400.—

Wallpaper

The screenshot displays a 'MARKET OVERVIEW' section with a line chart showing market trends. A red line connects the 'Wallpaper' callout to a grey rectangular area on the right side of the page. Another red line connects the 'oben' and 'rechts' callouts to the top and right edges of the market overview section.

FuW-REPORT ALSO THROUGH NEWSNETZ *

Free, daily market report with facts on global markets, news and ratings, SMI technical chart analysis, outlook for currencies, interest rates and commodities.

* Online network with tagesanzeiger.ch, bernerzeitung.ch, bazonline.ch, derbund.ch, thurgauerzeitung.ch

www.fuw-report.ch

SFW, GIF, JPG, Tags

PRICE PER WEEK

Updated: from Monday to Friday

728 x 90 Pixel
Fr. 2000.—

The screenshot shows the FuW-Report website. At the top, there is a 'Leaderboard' banner. Below it, the main content area features a 'Skycraper' advertisement. The website layout includes a navigation bar, a main headline, and a table of market data.

160 x 600 Pixel
Fr. 2400.—

Rectangle

300 x 250 Pixel
Fr. 1800.—

FuW-NEWSLETTER

Electronic summary of the FuW print edition. Access to the complete text of two current articles.

www.fuw.ch/newsletter

GIF, JPG

PRICE PER WEEK

Updated: Wednesday and Saturday

468 x 60 Pixel
Fr. 1200.—

The screenshot shows the FuW-Newsletter website. At the top, there is a 'Full-Textbanner' advertisement. Below it, there is a 'Rectangle' advertisement. The website layout includes a navigation bar, a main headline, and a table of market data.

Full-Textbanner

Rectangle

300 x 250 Pixel
Fr. 1500.—

Cancellation conditions:

Bookings may be cancelled free of charge up to 5 working days before the advertisement is displayed.

Subsequently, the booking will be charged at 100% of the booking price.

Reservations may be cancelled free of charge up to 5 working days before the advertisement is displayed.

Subsequently, the reservation will be charged at 100% of the booking price.

Online

GENERAL TERMS AND CONDITIONS

- 1. Applicability:** The terms and conditions for placing advertisements govern the contractual relationship between the Advertiser or an agent acting on his behalf («Agent») and Tamedia AG («Publisher»), unless otherwise agreed in writing. Unless these conditions include any ruling to the contrary, the contractual relationship is governed by the regulations on service contracts, Article 363 ff of the Obligationsrecht [Swiss law of contract].
- 2. Instructions to place,** amend or cancel advertisements should be made in writing. Amendments or cancellations are possible up to the copy deadline without incurring any costs. Expenses for printed matter which has already been processed will be invoiced. Repros and lithos produced by the print centre remain its property. The Publisher accepts no responsibility for errors resulting from telephone transfers of any kind or due to poor fax quality.
- 3.1. Requests for an advertisement to** appear in a particular edition or position are not accepted as binding. For technical reasons we are obliged to reserve the right to postpone advertisements without prior consultation with the Advertiser or his Agent. Advertisements requiring a binding fixed position are subject to a surcharge. They only become binding after prior consultation and confirmation.
- 3.2.** If a confirmed position has to be altered due to page layout, where possible the Advertiser or his Agent will be informed in advance.
- 3.3.** If an advertisement fails to appear, or is placed in a different position or in a different edition, or if the delivery is late for technical reasons, this does not constitute grounds for claiming compensation of any kind.
- 3.4.** There can be no competition clause.
- 4. Publication of advertisements/inserts.** The Publisher reserves the right to demand changes be made to the contents of advertisements or inserts at any time or to refuse or cancel advertisements or inserts without stating the reason.
- 4.1. Online services (especially the internet).** The Advertiser or his Agent permits the Publisher to upload the advertisements to his own or external online services or otherwise publish them and edit them for this purpose, until notice to the contrary is given. The Publisher agrees to comply with current data-protection regulations, but cannot comprehensively guarantee the confidentiality, integrity, authenticity and availability of personal data. The Advertiser or his Agent acknowledges that personal data may also be accessed in countries where no data-protection provisions comparable to those in Switzerland apply. The Advertiser or Agent agrees that the advertisements printed by the Publisher, uploaded to online services or published in any other way, may not be made freely available to third parties. The Advertiser or his Agent forbids in particular the advertisements being transferred to online services by third parties and authorises the Publisher to prohibit any kind of exploitation and editing of these advertisements by any appropriate means.
- 5. Political advertisements** that are obviously intended to form or influence opinions with regard to votes or ballots of any kind must be published in enough time before the polls to allow an opposing party to have the opportunity to place an advertisement before the election or ballot date. In addition, the Publisher's guidelines shall apply.
- 6. The publication** of editorial articles cannot be stipulated as a condition of insertion when placing an advertisement.
- 7. Liability.** The Advertiser is responsible for the contents of his advertisements. He is required to observe the relevant statutory provisions, regulations and association rules of the trade, and releases the Publisher, his publications and associates from any claims by third parties. Should legal action be taken against the Publisher, the Advertiser shall be obliged to participate in the proceedings as soon as they are instituted. The Advertiser is obliged in all cases to bear all judicial and out-of-court costs in connection with third party claims.
- 8. Right of reply.** Demands for publication of a counter-statement with regard to advertisements shall be dealt with by the Publisher as far as possible in consultation with the Advertiser or his Agent. Should legal action be taken against the Publisher, the Advertiser shall be obliged to participate in the proceedings as soon as they are instituted. The Advertiser is obliged in all cases to bear all judicial and out-of-court costs arising from exercising the right of reply.
- 9. Stipulations relating to** the design shall only be accepted where technically feasible. Advertisements must be clearly recognisable as such by the readers and distinguishable from editorial content in terms of the design and font. The Publisher reserves the right to identify the advertisement additionally by inserting the title "Advertisement". The logo or name of the magazine may only be used with the written consent of the Publisher; otherwise the Publisher reserves the right to refuse orders.
- 10. Final proofs are only provided** if specifically requested and only if the copy is available to the Publisher at least one working day prior to the deadline. In principle, the advertisements will appear in the issue specified, even if the "final proof" has not yet been approved. No final proof is provided when print-ready copy has been supplied.
- 11. Technical printing problems.** No liability can be accepted for advertisements that do not appear as intended as a result of printed material which is missing or inappropriate (screen or lines are too fine, font is too small etc.), or for deviations in colour or register caused by the technical conditions of the printing process. This also applies to printed material whose quality the Publisher found to be deficient but which was not replaced by fault-free copy in spite of requests being made. For colours, an appropriate level of tolerance regarding the exact shade must be accepted.

GENERAL TERMS AND CONDITIONS

12. **Printing errors** having no significant effect on the meaning or impact of the advertisement do not constitute grounds for a price reduction. Likewise no compensation can be made for deviations from typographic regulations or for the absence of codes in coupon advertisements.
- 12.1. We cannot accept any liability for errors arising from translation of material in a foreign language.
- 12.2. For defects in the appearance of the advertisement that significantly impair the meaning or impact of an advertisement, the maximum which can be claimed is the cost of placing the advertisement or compensation in the form of advertising space. All further claims are excluded.
13. **Complaints shall only** be accepted within 10 days of the date of invoice. Complaints relating to strike-through must be made within 3 days of publication.
14. **Charge for advertisements.** The charge for advertisements is calculated strictly by the line. Any part of a millimetre is charged in full. The «necessary height» is taken to mean not the minimum limit but average spacing as seems appropriate to the subject. With completely printready copy, 2 mm space is normally added to the “proof height”. The Publisher is entitled to charge for a difference of + 5% of the size which was ordered. In addition, the standard measuring system of the Swiss Press Association/VSW, “Basics in the Swiss print advertising market” also applies.
15. **Discount agreements** (in Swiss Francs/frequency discounts) apply for a single year and a single company. For advertisements that are from the same advertiser but appear under different names or are invoiced to different companies, separate discount agreements must be made (subsidiaries etc.). Legally independent companies are also required to make separate discount agreements, if they belong to the same umbrella organisation (holding company). For Group contracts the rules of the Swiss Press Association/VSW apply. The frequency discount is only granted where orders are made at the same time (where the format is unchanged).
- 15.1. The discount calculation period and frequency discount period begins at the latest on the date of the first insertion, and is valid for 12 months. If a discount period begins before the 15th of a month, it is valid until the end of the preceding month of the following year; if it begins after the 16th, it is valid until the end of that month the following year.
- 15.2. **Payment of discounts.** If the agreed turnover is exceeded, then a correspondingly higher discount can be claimed retrospectively in line with standard rates; if the turnover is less, then the excess discount will be withdrawn. Any unused volume cannot be carried over to the following year's contract. The same principles apply to frequency discounts.
- 15.3. For gross discount calculations, discounts and commissions are credited after expiration of the discount agreement.
- 15.4. advertisements are subject to special discount agreements.
16. **Supply of copies.** On request, one copy can be supplied free of charge (generally a full page). Additional copies will be invoiced.
17. **Responses to box-number** advertisements will only be forwarded if they refer directly to the content of the advertisement in question. Submissions for the purposes of recommendation or publicity, anonymous and mass responses will not be forwarded. To identify such responses, the Publisher reserves the right to open letters on a random basis. We strongly recommend that no original documents or other irreplaceable papers are enclosed. If original documents and photos are not returned to the interested party, the Publisher could, in the event of legal action against the Advertiser, be required by the court or the bureau of investigation to give testimony revealing the identity of the box advertiser. The Publisher cannot accept any responsibility for returning documents. If the C5 envelope format is exceeded, the applicable postal charge for forwarding must be enclosed.
18. **Terms of payment.** Unless otherwise agreed, invoices must be paid within 30 days without any deductions. A subsequent demand will be made for any unauthorised deductions.
- 18.1. In the event of delays in payment, a reminder fee of CHF 10.– plus 6% interest for lat payment will be invoiced. In the event of debt recovery, probate delays or bankruptcy, any discounts and agent's commissions shall cease to apply. Agent's commissions already paid shall be reclaimed. In addition, a processing fee of 5% of the sum in question (min. CHF 50.–, max. CHF 300.–) shall be payable.
- 18.2. The Publisher reserves the right to investigate the credit status of Advertisers or their Agents at any time.
- 18.3. Place of jurisdiction and fulfilment is Zurich.
19. **We reserve the right to change our rates.** New rates enter into force for all advertisers simultaneously and also apply to existing orders. The Advertiser has the right, however, to withdraw from the contract within two weeks of the written notification of the new prices. In this case he is only entitled to the discount specified by the discount scale corresponding to the actual amount of advertising purchased.
20. **Premature termination of the Contract.** If an advertising medium ceases publication during the contract period, the Publisher may withdraw from the contract without being required to provide a replacement. A premature termination of the contract does not release the Advertiser from paying for advertisements already published. No short-rate charges will be incurred subsequently, but discounts may be credited if a higher discount level had been reached at the time the contract was cancelled.

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