BASIC FACTS ABOUT BUSINESS DAILY FINANCE

Finance is a daily business newspaper and a leading source of information for the Slovene business public. Finance offers a complete coverage of business news and sets the agenda of the Slovene business and economy world. The newspaper is based on delivering up-to-date information, exclusive news and the added value of the information for the business. Daily business Finance is a distinctly young company, focused mostly on the economic public. The newspaper Finance has become a business journal that follows the trends of time and thus the needs of the readers. Its form and content has been developing according to circumstance and the product of that is the today’s structure of the newspaper, meant for the modern reader.

Every day more than 47,000 people read the Finance. Their readership is the most active part of the population with an above average education, above average income and leading positions in companies.

► READERS

**Sex:** 55% men, 45% women

The readers of Finance can be classed as above average in the following groups:
- Between 31 and 49 years old
- University degree
- Monthly income above 1,100 EUR
- Management positions, company owners

<table>
<thead>
<tr>
<th>AGE</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25 years</td>
<td>8</td>
</tr>
<tr>
<td>26-35 years</td>
<td>26</td>
</tr>
<tr>
<td>36-49 years</td>
<td>34</td>
</tr>
<tr>
<td>50-65 years</td>
<td>32</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EDUCATION</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students</td>
<td>6</td>
</tr>
<tr>
<td>Elementary school or less</td>
<td>1</td>
</tr>
<tr>
<td>Technical school</td>
<td>12</td>
</tr>
<tr>
<td>High school</td>
<td>33</td>
</tr>
<tr>
<td>Some college</td>
<td>9</td>
</tr>
<tr>
<td>College/University or more</td>
<td>39</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTHLY INCOME of INDIVIDUALS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-365 EUR</td>
<td>8</td>
</tr>
<tr>
<td>365-730 EUR</td>
<td>20</td>
</tr>
<tr>
<td>730-1.100 EUR</td>
<td>38</td>
</tr>
<tr>
<td>1.100-1.460 EUR</td>
<td>23</td>
</tr>
<tr>
<td>1.460 EUR or more</td>
<td>12</td>
</tr>
</tbody>
</table>

READERS CHARACTERISTICS AND LIFE STYLE
- Ambitious, career oriented
- Optimistic and practical
- They prefer quality over quantity
- They like original brands and are tend to be loyal to a specific brand
- They follow fashion, brands are important for their image
- Adventurous - they are constantly looking for challenges and changes in life, they like travelling, exploring unusual destinations
- They are well informed - interested in art, international policy and foreign cultures
- Regular users of World Wide Web
- They read daily newspapers every day

► FIGURES

- **Publishing:** daily from Monday to Friday (working days)
- **Circulation:** 13,000
- **Readership:** 47,000 (NRS 2012)
- **Format:** 289 x 420 mm

► PRINT VERSION

- Daily newspaper, editorial supplements (F2) and advortorial supplements (F3), format 289 x 420 mm
- P&P supplements (Branch supplements – Education, Industry, Environment and Energy), format 203 x 271 mm
- Magazine Trendi, format 210 x 297 mm.

► BUSINESS DAILY FINANCE’S KEY WORDS

- Precisely defined target group – decision makers with high incomes
- With advertising in Finance, you will gain the reputation of the company and of the brand
# ADVERTISING RATES: FINANCE NEWSPAPER

## Front pages

<table>
<thead>
<tr>
<th>Section</th>
<th>Size (mm)</th>
<th>Price (EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>262 x 28</td>
<td>1,790,00</td>
</tr>
<tr>
<td>B</td>
<td>173 x 57 / 2,100,00</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>262 x 57 / 2,100,00</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>85 x 57 / 980,00</td>
<td></td>
</tr>
</tbody>
</table>

**F = News**

- A: 262 x 28 mm
- B: 173 x 57 mm / 2,100,00 EUR
- C: 262 x 57 mm / 2,100,00 EUR
- D: 85 x 57 mm / 980,00 EUR

**F2 = First page of the supplement or rubric**

<table>
<thead>
<tr>
<th>Module</th>
<th>Size (mm)</th>
<th>Price (EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>40 x 57</td>
<td>300,00</td>
</tr>
</tbody>
</table>

- First page of the supplement or rubric
- Exchange & Money

**First page of rubric**

- A: 40 x 30 mm
- B: 40 x 40 mm
- C: 40 x 57 mm

**BULK ORDERING OF IDENTICAL ADVERTISEMENTS**

<table>
<thead>
<tr>
<th>Qty of Ads</th>
<th>Discount (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-3</td>
<td>15%</td>
</tr>
<tr>
<td>4-8</td>
<td>20%</td>
</tr>
<tr>
<td>9-15</td>
<td>25%</td>
</tr>
<tr>
<td>16-25</td>
<td>30%</td>
</tr>
<tr>
<td>More than 26</td>
<td>35%</td>
</tr>
</tbody>
</table>

The following discounts are valid only for bulk orders using ads with same or ads with different formats. The exact dates have to be specified at the order placement. The discounts are valid for the period of 12 months after the order is being placed and not for combining different modules.

## Further pages

<table>
<thead>
<tr>
<th>Section</th>
<th>Size (mm)</th>
<th>Price (EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>173 x 239</td>
<td>3,150,00</td>
</tr>
<tr>
<td>B</td>
<td>217 x 300</td>
<td>3,450,00</td>
</tr>
<tr>
<td>C</td>
<td>129 x 361 / 2,650,00</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>262 x 179 / 2,650,00</td>
<td></td>
</tr>
</tbody>
</table>

- 1/2 PAGE or 18 modules
- BIG JUNIOR or 25 modules
- A: 129 x 361 mm
- B: 262 x 179 mm

**1/3 PAGE or 12 modules**

- A: 85 x 361 mm
- B: 262 x 118 mm
- C: 129 x 239 mm

**1/6 PAGE or 6 modules**

- A: 85 x 179 mm
- B: 173 x 118 mm
- C: 40 x 361 mm
- D: 262 x 57 mm

**1/9 PAGE or 4 modules**

- A: 85 x 118 mm
- B: 173 x 57 mm
- C: 40 x 179 mm
- D: 262 x 57 mm

- 1/12 PAGE or 3 modules
- A: 40 x 179 mm
- B: 129 x 57 mm
- D: 262 x 57 mm / 230,00 EUR

**1/18 PAGE or 2 modules**

- A: 40 x 118 mm
- B: 85 x 57 mm
- D: 262 x 57 mm / 460,00 EUR

**1/36 PAGE or 1 module**

- A: 40 x 57 mm
- D: 262 x 57 mm / 230,00 EUR

- 2/1 PAGE with 72 modules
- 1/1 PAGE with 36 modules

Measurements are given in mm, width x height, prices are in EUR. The price does not include VAT of 20%.
INSERTS, GLUED-IN INSERTS, WRAPPING OF THE NEWSPAPER and SLEEVE COVERS

INSERTS:

<table>
<thead>
<tr>
<th>Weight</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to 20 g</td>
<td>2.990,00 EUR</td>
</tr>
<tr>
<td>between 21 and 49 g</td>
<td>3.790,00 EUR</td>
</tr>
<tr>
<td>between 50 and 100 g</td>
<td>4.350,00 EUR</td>
</tr>
</tbody>
</table>

Prices apply for enclosing in the entire printing.

Prices are valid for prospects, in which the subscriber advertises its products or services. Inserts, in which there are ads of other advertisers, are charged according to the rate card of advertising space plus distributor’s costs for inserts.

GLUED-IN INSERTS:

On the front page on Mondays or on the front page of every newspaper part every day.

Price for glued-in inserts:
- up to 20g: 3.650,00 EUR + price of the advert. space.
- more than 20g: rate is negotiable.

PROMOTIONAL SLEEVE COVER:

Only on Mondays.

Price: 5.150,00 EUR for the entire printing.

Cover’s dimensions:
- length: 59 cm + 4.5 cm for glueing
- width: max. 9 cm

Due to the different daily thickness of the newspaper it is important not to glue the cover in advance. Please make sure the cover is marked where to be bended and glued.

PLASTIC WRAPPING OF THE NEWSPAPER:

Only on Mondays.

Price:
- 1.090,00 EUR for the entire printing.
- Wrapping in the customer’s sleeve cover is negotiable.

Orders placed: 3 working days prior to inserts, glued-in inserts, wrapping of the newspaper or promotional sleeve cover.

Sample copy delivery:
One week prior to inserts, glued-in inserts or wrapping of the newspaper to the following address: Časnik Finance, d. o. o., oglasno trženje, Dalmatinova 2, 1000 Ljubljana, Slovenia.

When placing a promotional sleeve cover order, send us a photo of the newspaper with the sleeve cover on.

Delivery: 2 working day prior to publication, until 9 am

Delivery address:
Delo Tiskarsko središče
Slovenčeva 19, 1000 Ljubljana, Slovenia
Contact persons: Drago Leskovar and Mitja Zavodnik, tel.: +386 1 473 78 15.

All prices do not include VAT of 20%.
OTHER INFORMATION

**Technical data:**
All materials that are prepared for publishing should be sent in pdf, eps, jpg or tiff format. For the proper transmission of all ad elements pictures and colors should be in tiff, jpg, eps or pdf format or CMYK. **All used fonts should be converted into lines.** Thin letters are not appropriate for newspaper print. Black text color should be defined as 100% black and gray color should contain desired percentage of black. Photographs should have appropriate resolution -300 dpi.

**All materials that are not prepared for publishing** should be sent in Microsoft Word or Excel program. Logotypes should be in vector form. Pictures and colors should be in tiff, eps format or CMYK.

Already **designed ads** or texts should be sent in pdf, jpg or eps form. Do not use “overprint”. All used fonts should be converted into lines. For better preview place the ad in jpg format.

Please send the materials by e-mail to oglasi@finance.si or through ftp protocol. For better preview place the ad in jpg format.

For further information please call: +386 1 30 91 590.

**Complaints:**
**Formal written complaints within 8 days of publication.**
For ads sent after the deadline, complaints will not be taken into consideration.
We only consider complaints with repeated ads, that are noted by the subscriber during the first publication.

**Payment:**
**Payment must be made in full 8 days following the publication of the newspaper.**

**Special ad formats:**
For any potential orders that are not mentioned in our price list we will prepare an extra offer. The basis for price calculation is 1 module.
Prices of advertising space are defined in the valid price list. Prices for formats not defined in the valid price list are set on previous agreement based on an offer by the journal Finance. Extras are added to the price and agreed discounts are subtracted.

- For ads, presenting more advertisers or brands, a 30 percent extra is charged for every single advertiser.
- We charge extra for certain pages and positions (see price list).

Advertiser must place booking and order of advertising space in written. Deadline for orders (with detailed dimensions) and finalized materials in digital form, ready for publication:

- for editorial pages and editorial supplements (F2) is two (2) working days before publication by 12 p.m.
- Booking/order can be cancelled in written two (2) working days before publication.
- for advertorial supplements (F3) is three (3) working days before publication by 12 p.m. Booking/order can be cancelled in written three (3) working days before publication.
- for P&P supplements is five (5) working days before publication by 12 p.m. Booking/order can be cancelled in written five (5) working days before publication.
- for magazine Trendi is eight (8) working days before publication by 12 p.m. Booking/order can be cancelled in written eight (8) working days before publication.

In case of any later cancellations the business journal Finance is entitled to reimbursement to the value of 30 percent of the planned publication’s price.

Advertising editor or texts’ writer submits final texts for publication to the advertiser at least two (2) working days before publication for approval. If advertiser does not authorize texts until one (1) working day before publication by 10 a.m. it is understood that there are no comments and the texts are agreed to be published in the form, submitted by advertising director. Deadline for submission of images and other materials is three (3) working days before publication. If advertiser is late, publisher has the right to prepare the advertisement for print to his own judgement or does not publish the advertisement and claims reimbursement to the value of 30 percent of the advertising space, booked via verified order form.

Publisher only accepts written reclamations. Reclamation deadline is (8) eight days after publication. The advertiser is responsible for submited ads that do not meet the mentioned criteria or corrections made by phone. Reclamation in case of recurrent advertisements is only valid if advertiser notifies the publisher in due time or places a reclamation after the first publication. Advertisements, submitted after deadline are not entitled to reclamation. Publisher is obliged to respond to advertiser's reclamation in maximum (8) eight working days after having received a written reclamation. In case of irregularity due to poor print, wrongly printed material, technical mistakes or publishing an advertisement on a wrong day, the advertiser is entitled to a maximum one publication in size of advertisement. The advertiser is to realize the right to the gratis publication within one month. Should the advertiser exceed this term, the right ceases.

Agencies and buyers are only entitled to full commission if materials are:
1. finalized, 2. submitted in due time. 3. prepared in digital form. Each unfulfilled requirement lowers the commission for 2 percent. Commission for agencies located outside of Slovenia is 6 percent.

Advertising messages must be in compliance with Code of Advertising and valid legislation and should be properly marked as an advertisement or promotional text. If advertising message is not properly marked as such, publisher has the right to mark it according to the Code of Advertising and valid legislation. Advertiser is responsible for the content of the advertisement (verity, authorship, reference to people or institutions and suchlike). Publisher has the right to reject advertisements, discordant in content with editorial principles of the journal. Advertiser is obliged to reimburse all costs the publisher might experience due to advertisement content (charges, complaints and suchlike).

All advertisements in foreign languages must also be submitted and published in Slovene language. Advertiser bears the costs of translation.

To publish an advertisement on specified position or page in the regular part of the journal, publisher charges extra, as set in the valid price list. When technical capacities do not allow for the advertisement to be published on desired place, publisher has the right to position it to his own judgement.

Designing advertisements and writing texts are charged extra, namely 10 percent of the advertising space value. Exception is writing promotional texts for advertising supplements - in these cases price already includes this service. Advertising space prices for promotional article and advertisement are the same. Promotional articles must be properly marked as an advertisement or promotional message. If advertising message is not properly marked as such, publisher has the right to mark it according to the Code of Advertising.

Publisher guarantees the price according to the valid price list. Prices are valid for prospects, in which the subscriber advertises its products or services. Inserts, in which there are ads of other advertisers, are charged according to the rate card of advertising space plus distributor’s costs for inserts. Deadline for ordering is a week before enclosing. Advertiser must submit a sample one week before enclosing to the publisher’s headquarters and deliver all copies at least one (1) day before enclosing by 9 a.m. to the publisher’s distribution centre. If requirements are not met by the advertiser, publisher does not recognize reclamations.
Quantity discounts pertain to one advertiser on a one year contract. Discounts are based on the value of advertising space in business journal Finance as follows:

<table>
<thead>
<tr>
<th>Quantity discount for yearly advertising in business journal Finance</th>
<th>Percent of discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>from 5,000 to 11,000</td>
<td>15%</td>
</tr>
<tr>
<td>from 11,001 to 21,000</td>
<td>20%</td>
</tr>
<tr>
<td>from 21,001 to 36,000</td>
<td>25%</td>
</tr>
<tr>
<td>from 36,001 to 56,000</td>
<td>30%</td>
</tr>
<tr>
<td>from 56,001</td>
<td>35%</td>
</tr>
</tbody>
</table>

Value of a yearly contract or a single larger order is calculated as value of advertising space as in the valid price list including package discounts or other discounts and agency commission.

Package discounts - Advertiser can claim this discount for orders using ads with same or ads with different formats. The exact dates have to be specified at the order placement. The discounts are valid for the period of 12 months after the order is being placed. Table of discounts:

<table>
<thead>
<tr>
<th>Number of publications or enclosures</th>
<th>Discount percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 or 3</td>
<td>15%</td>
</tr>
<tr>
<td>4 to 8</td>
<td>20%</td>
</tr>
<tr>
<td>9 to 15</td>
<td>25%</td>
</tr>
<tr>
<td>16 to 25</td>
<td>30%</td>
</tr>
<tr>
<td>more than 26</td>
<td>35%</td>
</tr>
</tbody>
</table>

An agreement on different or higher discount percent, exceeding the above scale, is possible:
- If the publisher has a certain business interest. Business interest is present when advertiser offers same discount to the publisher using advertiser’s services, which is usually mutually agreed on by a contract.
- Advertiser can get a higher discount percentage if he agrees on publication outside a certain media plan on a position an date chosen by publisher.
- Advertiser can also get a higher discount percentage in a case of long term, complex cooperation with partners of special value. This decision is upon the company’s director or other authorized person.
- Company’s director or an authorized person from the Ad sales department can decide to offer a special discount for certain supplement.
- When placing a new advertising product on the market or in other forms of cooperation the publisher can offer to direct orders as well as orders via agency extra facilities.

Agency (media buyer) commission is set regarding the contract between publisher and agency (media buyer). Elementary agency commission is 6 (six) percent for agencies located outside of Slovenia. By a special contract, higher agency (media buyer) commission can be set regarding the value of realized yearly plans.

Quantity, package and special discounts are exclusive, meaning the advertiser has the right to choose between them.

For agencies, first quantity or package discount pertaining to the advertiser is considered, after that agency commission is calculated.

Extra costs:
- Specific page: + 100% (up to 12 modules)
- Specific position on a page: + 30%
- Exclusive position on a certain page: + 30%
- Order placed after the deadline: + 30%
- Cancellation after the deadline: 30% of the ad price.
- Extra costs are adding up!
CONTACTS:

Časnik Finance, d. o. o.
Dalmatinova ulica 2
1000 Ljubljana, Slovenia

e-mail: oglasi@finance.si
fax: +386 1 30 91 575
www.finance.si/oglasi

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e-mail: aleksandra.horvat@finance.si

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