



A screenshot of the eMoneyfacts.co.uk adviser portal. The page features a navigation menu with options like Home, Mortgages, Products, News, Business Opportunities, Support Centre, and My eMF. The main content area is titled 'PRODUCT SOURCING FOR THE ADVISER...' and includes sections for 'Product Changes: Savings', 'My eMF' (with links to Client Manager, Client Diary, etc.), 'Economic Data: Exchange Rates', and 'Commodities'. There are also promotional banners for 'Bath Building Society Futurebuilder Children's Account' (offering 50% on the first £500) and 'Tasty Buy to Let' by 'the mortgage works'. A search bar is located in the top right corner.

the adviser's portal

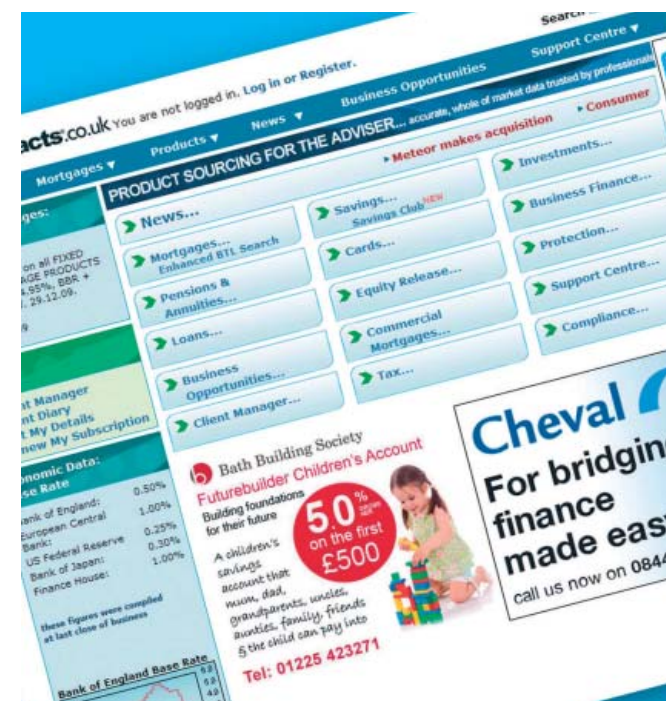


eMoneyfacts is a completely free, comprehensive online sourcing portal with client management and support information for FSA-registered brokers. eMoneyfacts is absolutely free and provides unrivalled access to mortgages, savings and other financial products.

Key benefits

- Comprehensive personal finance data compiled by our industry-leading research teams and updated throughout the day
- Whole of market mortgage sourcing for residential, commercial, buy to let and other specialist mortgages - including direct only products
- Ability to produce Mortgage KFIs, AIPs and full applications via our integration with the Mortgage Trading Exchange
- A Savings Club allowing brokers to open accounts for customers whilst earning a commission
- Ability to source credit cards, loans, investments, current accounts, protection and equity release products
- A client management system - allowing brokers to complete full fact finds and store all their client searches on a secure database

- Free daily financial news bulletins and product updates via email
- Business opportunities to enable brokers to diversify their business





Advert placements

MPU (300x250)

- Large and above the fold
- Eye catching
- Opportunity to use quote
- Boxes or video streaming

Skyscraper (120x600)

- Sits to the right hand side of the main menu
- Large and above the fold

Advertising opportunities

Site advertising

Ability to target specific areas of the site as required:

- Mortgages - personal and commercial
- Savings - including Savings Club
- Investments
- Pensions and annuities
- Cards
- Business finance
- Loans
- Equity release
- Protection
- Business opportunities



Marketing opportunities to reach new and existing clients

- Enhance your marketing for products and brand awareness through the fastest medium available
- Target your campaign through direct email on a daily basis
- Generate sales and encourage visitors to your website
- Successfully target your marketplace with web attention and eShot focus

Key demographic indicators

- 95% are IFAs and mortgage brokers
- 49% are members of a mortgage club
- 39% are members of a network
- 91% advise on mortgages
- 91% advise on protection and life products
- 70% advise on business finance
- 64% advise on secured loans
- 50% advise on investments
- 49% advise on pensions
- 48% advise on savings

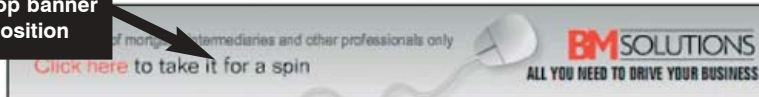




Daily product update

- All eMoneyfacts users 18,000 in total - receive the Daily News Bulletin with financial news and product updates
- Top banner position available on a monthly and three month tenancy
- Beneficial for brand/product awareness

Available
top banner
position



eMoneyfacts®.co.uk
Daily Product Update

August 20th, 2009

Dear Colleague,

Today's Daily Product Updates direct from eMoneyfacts.

MORTGAGE UPDATE

LEEDS BS SELECTED FIXED RATES withdrawn w.e.f. close of business 20.8.09 & new products launched via direct business from 5.35% & via intermediary business 5.30%, w.e.f. 21.8.09. [\(more...\)](#)

MANSFIELD BS FIXED RATE MORTGAGE for intermediaries only of 4.54% for 3 years withdrawn with immediate effect. [\(more...\)](#)

NEWBURY BS MORTGAGE lending area extended to England & Wales for direct business only, with immediate effect. [\(more...\)](#)

SAVINGS UPDATE

CLYDESDALE BANK CASH ISA - 40 DAY NOTICE launched w.e.f. 12.8.09: a 40 day notice cash ISA with a minimum investment of £500 paying 1.40%, £9K - 1.90%, £24K - 2.50%. Minimum investment for regular monthly contributions is £10. Earlier access on 40 day loss of interest (minimum £30), and account transferred to Cash ISA. Minimum addition £10. Transfers in accepted. Transfers out on 40 day notice or 40 day loss of interest (minimum £30). [\(more...\)](#)

ULSTER BANK ESAVINGS reduced by 0.25% to 1.24% w.e.f. 19.8.09. [\(more...\)](#)

YORKSHIRE BANK CASH ISA - 40 DAY NOTICE launched w.e.f. 12.8.09: a 40 day notice cash ISA with a minimum investment of £500 paying 1.40%, £9K - 1.90%, £24K - 2.50%. Minimum investment for regular monthly contributions is £10. Earlier access on 40



Pricing

Moneyfacts Daily News Bulletin

Top Banner sponsorship
728 by 90 pixels
£1,500 per month

Skyscraper
120 by 600 pixels
£750 per month

MPU
300 by 250 pixels
180 by 180 pixels
£500 per month

contact

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DAILY NEWS BULLETIN

THE ONLINE NEWSPAPER FOR THE FINANCIAL PROFESSIONAL

brokers vote now **in the 2010 Business Moneyfacts awards**

diary dates
20/11/2009 - Bank of England Bank Base Rate
11/11/2009 - ONS Labour market statistics
17/11/2009 - ONS Consumer price indices

Woolwich
mortgages from Aviva
Visit our new Self-help Hub

IntroTrack
MAX

Tasty Buy to Let.

INDUSTRY NEWS

Building societies retain consistency crown
Building societies have continued their dominance of the Moneyfacts Consistency Survey, accounting for almost four in five of the best deals in the savings market... [more...](#)

Retail sales remain flat
Retail sales in the UK last month were unchanged from August, figures from the Office for National Statistics (ONS) have revealed... [more...](#)

Call for Ombudsman review
The Association of Independent Financial Advisers (AIFA) has called for a comprehensive review of the Financial Ombudsman Service (FOS)... [more...](#)

Mortgage availability to improve
Mortgage availability for potential homeowners in the UK is set to improve over the forthcoming months, a report by the Bank of England has said... [more...](#)

Landlords increase BTL portfolios
Research by the Association of Residential Letting Agents has found that landlords have increased their property portfolios over the past 12 months to take advantage of falls in house prices... [more...](#)

TODAY'S PAPERS

Daily Mail
Aviva affair looms over Europe plans
The revelation that Aviva's chief executive Andrew Moss, a father of four, has been having an affair with another member of staff overshadowed the insurer's announcement of an overhaul of its continental European business... [more...](#)

THE INDEPENDENT
FSA's call for "capital tax" pours fuel on banking row
Leading international banks are set to face a substantial "capital tax" to protect taxpayers against them becoming too big to fail, the Financial Services Authority said yesterday... [more...](#)

FINANCIAL TIMES
Bank deputy Tucker contradicts King on break-up of financial institutions
Paul Tucker, the deputy governor of the Bank of England responsible for financial stability, fired a broadside at Mervyn King's idea of splitting banks yesterday in a sign of widening divisions at the top of the bank... [more...](#)

FINANCIAL TIMES
Economists forecast recovery in GDP
After enduring a recession lasting more than a year, Britain could be poised for good news, with economists predicting official gross domestic product data to be published on Friday will show the economy has stopped contracting and may even have grown slightly in the third quarter... [more...](#)

The Daily Telegraph
Tucker says Bank will not target asset bubbles
The Bank of England's leading voice on finance last night all but ruled out suggestions that the central bank will in years to come target asset bubbles as well as inflation, in one of the first hints of the shape of Britain's protean monetary policy framework... [more...](#)

The Daily Telegraph
Millions of elderly pay too much tax
Millions of pensioners are paying too much tax because of the complexity of the tax and benefits rules, an official audit reports today... [more...](#)

The Guardian
Credit Suisse latest bank to report