



Media Pack 2009

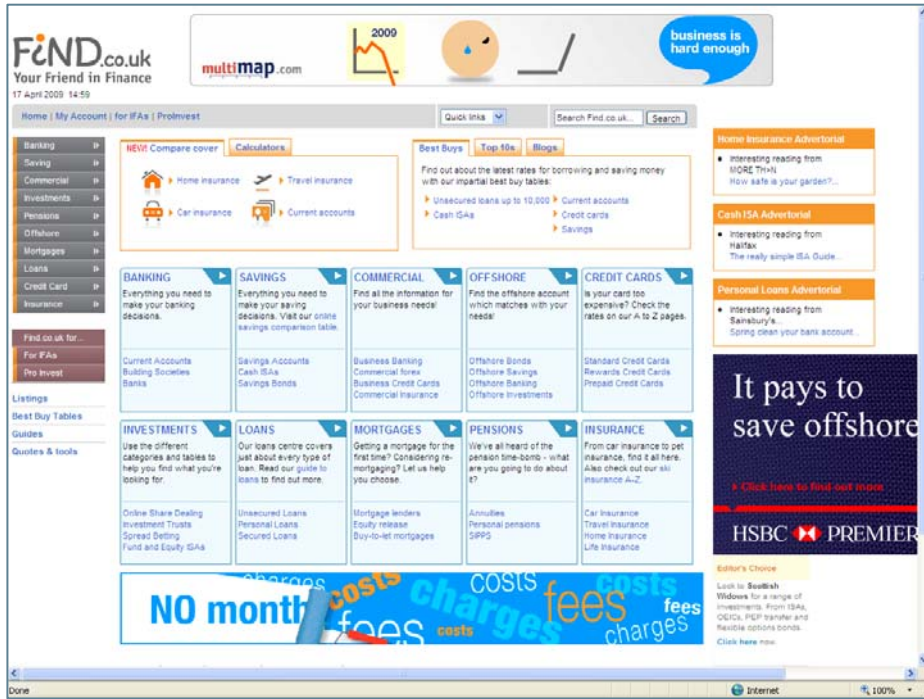


Defaqto Media

- ★ Defaqto Media is part of the Defaqto Group. The media suite is made up of a number of Portals, E-mails and an Offline Publication
- ★ Defaqto Media's headline consumer portals :
 - ★ www.find.co.uk
 - ★ www.defaqto.com
 - ★ www.sippsupermarket.com
- ★ Defaqto Media has the following e-mail services :
 - ★ Daily Business News : Professional Investors & Finance Professionals
 - ★ Defaqto Monthly News : IFA update e-mail
- ★ Defaqto Media delivers offline research publications summarised below :
 - ★ Defaqto Magazine : Product & Industry News distributed by IFAs to their customers (coming soon)
 - ★ Market Reports : Annual Product Research reports for providers & IFAs
 - ★ IFA Guides : Periodic Guides on specific areas of the regulated product market
- ★ Defaqto Media audiences and metrics
 - ★ Captive Audiences
 - ★ Consumer Flow
 - ★ Small Business Users
 - ★ Intermediary Flow
 - ★ Partner Traffic



Find.co.uk



Site details:

- ★ Monthly Creative Imps 1,700,000
- ★ Average Unique Users 175,000
- ★ Registered Users 12,500

Average Response Rates:

- ★ MPU & Sky - 0.90%
- ★ Leaderboard & Banner – 0.75%

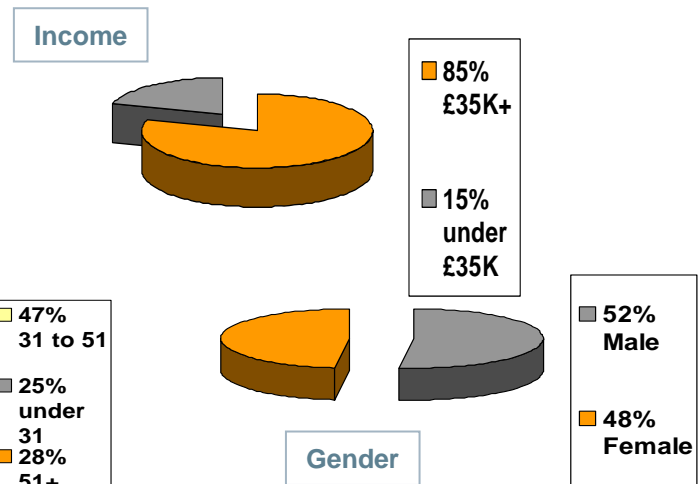


Key Product Centres on Find.co.uk:

- * Banking
- * Saving
- * Loans
- * Insurance
- * Investment
- * Offshore
- * Pensions
- * ProInvest
- * Credit Cards
- * Mortgages
- * Commercial
- * For IFAs

You'll find **A to Z** lists of Providers & Brokers by Product as well as useful tools including comparison tables, best buys, calculators, quotes, compare & top10's.

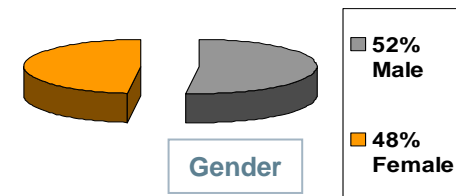
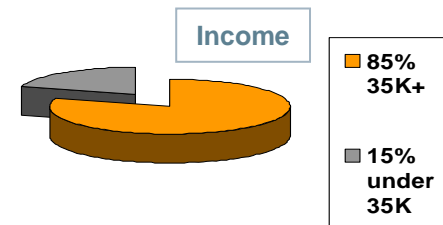
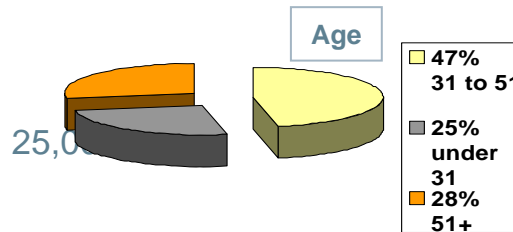
Target audience:



Defaqto.com

Site details:

- ★ Monthly Page Imps 125,000
- ★ Average Unique Users 25,000



Whole of Market Research Tools:

- ★ Mortgage, Loan & Credit Card Calculator – coming soon!
- ★ Annuity Calculator
- ★ Current Account & Student Account Compare
- ★ Insurance Compare
- ★ Credit Card Compare

You'll find a comprehensive **A to Z** of Providers by Product as well as useful tools including best buys covering all products in key sectors

Target Audience:

E-commerce & PPC Inventory

A-Z Placements & E-commerce Links	Cost
<ul style="list-style-type: none"> ★ Text Listings ★ Research Tool Links ★ Enhanced Placements 	<p style="text-align: center;">CPA* PPC £1.50-£3.50 ** Sponsorship</p>
	<p>*CPA dependent on product, tracking efficiency etc..... ** PPC rates are for guidance and vary depending on product area, volume booked etc.....</p>

8.5% EAR Earn a great interest rate

Text Listings

E-commerce Links

Compare Current Accounts

Please select account 1 to compare: Barclays - Young Person's Account

Please select account 2 to compare: Barclays - Young Person's Account

Product Features	Level	Barclays Young Person's Account	Barclays Young Person's Account
gross AER - £1/£50	1.50% or higher	0.10%	0.10%
gross AER - £2.500	1.50% or higher	0.10%	0.10%
max balance high interest	£2,500 or higher	unlimited	unlimited
minimum monthly deposit	less than £1,000	£0	£0
monthly account fee	£0	£0	£0
authorised O/D rate-APR/EAR	less than 15%	not applicable	not applicable
unauth O/D rate-APR/EAR	less than 18%	not applicable	not applicable
interest free O/D limit	£1 or higher	£0	£0
internet banking	available	yes	yes
branch banking	available	yes	yes
post office banking	available	yes	yes
travel insurance incentive	offered	no	no
cashback incentive	more than £20	£0	£0

E-commerce Links

Creative Display on Find.co.uk

Display Mix	Cost
<ul style="list-style-type: none"> ★ Leader board - 728x90 ★ Sky – 120x600 ★ MPU - 300x250 ★ Sponsor Logo – 120x60 <p>Max file capacity 20k</p>	<p>Normal - £30 CPM</p> <p>Rich Media - £50 CPM</p> <p>Sponsorship Opportunities</p>

The screenshot shows the Find.co.uk homepage with several key elements:

- Top Banner:** A blue banner for 'The co-operative bank good with money' and 'Switch to Current Account Plus today and get... 4.5% (gross) on linked savings PPS'. It also features a 'Voted No.1 on the high street for customer satisfaction' badge.
- Navigation:** A sidebar menu on the left with categories like Banking, Offshore, Credit Cards, and Investments.
- Home Insurance Section:** A section titled 'Home Insurance' with a 'go compare.com' logo and a 'Sponsored by' label. It lists 'Top sponsored sites' including Buildings Insurance, Contents Insurance, Home Insurance, and Landlord Insurance.
- Insurance Listings:** A list of insurance providers with details and reviews, including 1st Quote Home Insurance, Abbey Home Insurance, American Express Home Insurance, and Insurepink Home Insurance.
- Sponsorship:** A vertical 'HISCOX' advertisement on the right side of the page.

Leaderboard
(728x90) or
Banner
(468x60)

Sponsor Logo
(120x60)

Sky (120x600)
and/or MPU
(300x250)

Sponsorship on Find.co.uk

Placements: Permanent Sky and Leaderboard or MPU, Permanent Sponsor Logo, Text links

Cost: Dependent upon product/centre and timescale

The screenshot shows the Find.co.uk website interface. At the top, there is a prominent banner for 'ISA Apply for a Funds ISA NOW' with a blue 'Apply Now' button. Below this, the main content area features a 'Sponsored by HALIFAX a little extra help' logo. The page is categorized under 'Online Share Dealing' and includes a search bar and navigation links. A 'Creative placements' box highlights the top banner and the Halifax logo. A 'Textlink Placements' box points to several sponsored links in the 'Top sponsored sites' section, including 'Barclays Stockbrokers', 'Hargreaves Lansdown', 'IG Index', 'IG Markets', and 'Internaxx Offshore Online Broker'. The left sidebar contains navigation menus for various financial services like Banking, Saving, Commercial, Investments, and more.

Creative placements

Textlink Placements

NO monthly fee,
MORE benefits

Captive Audiences

- ★ ProInvest is a section of the Find Portal developed with the research interests of professional investors, with most registered users of the service professionals from the investment banking, accountancy and legal industries. The typical profile of our ProInvest audience is :
 - Earn £60,000 plus/year
 - Keen interest in investments & have active investment portfolios
 - Have used or are using Financial Consultants or IFAs
 - ProInvest works in conjunction with our Investment & Business news website and e-mail service
- ★ The aim is to provide these users with the necessary resources for advanced financial planning.

Only with City Index - Airmiles when you trade*
AIR MILES
CITY INDEX
THE NEXT WAY TO TRADE

Find.co.uk for professional investors

Market buzz:

- London open: Short-selling ban puts rocket under Footsie
- London pre-open: Stocks to rally
- London close: Shares fall despite HBOS takeover
- London afternoon: Gains trimmed
- Tail-risk movers: NXT leads fallers
- More

Top stories:

- Market overview: FTSE 100 soars 349 points
- Friday newspaper round-up: Short selling banned by FSA, Informa
- Market overview: FTSE 100 gives up gains
- More news

Market day data:

FTSE 100 | FTSE 250 | FTSE All-Share | TechMARK

FTSE 100 | 3264.30 | +384.50

Company search

Market day data:

FTSE Top Risers	FTSE Top Fallers	Price	%
Royal Bank of Scotland Group		221.00p	+42.77
HBOS		240.00p	+39.08
Lloyds TSB Group		320.00p	+34.74
Bradford & Bingley		33.25p	+33.00
Barclays		396.50p	+31.73

Authorities turn on evil short-sellers and the Fed comes riding in - Message (HTML)

From: Business news from Defaqto [mailto:news@defaqto.com] [mailto:news@defaqto.com] [mailto:news@defaqto.com]
To: Cath Stone
Cc:
Subject: Authorities turn on evil short-sellers and the Fed comes riding in

defaqtoiabn
Investment & business news

Authorities turn on evil short-sellers

FSA: So how do we know this short seller is a witch?
Mob: Well, she looks like a witch.
Short-seller: I am not a witch.
FSA: But you are dressed as one.
Short-seller: They dressed me up like this.
Mob: We didn't, we don't.
Short-seller: And this isn't my nose, it is a false one.
FSA: Well?
Tabloid newspaper: Well, we did do the nose.
FSA: The nose?
Tabloid newspaper: And the hat. But she is a witch.

You probably know where this is going. The above scene was taken from Monty Python's Holy Grail, although some of the names were changed.

The FSA and the US Securities and Exchange Commission (SEC) have turned their wrath on the short-sellers. The FSA has banned short-selling of financial stock, from midnight last night to the 16 January. According to the Wall Street Journal the SEC is about to introduce similar legislation.

And the Fed comes riding in

Ben and Hank, their swords raised in triumph, galloped into the melee last night, and to resounding cheers, markets soared again.

World indices

Rates	Close	Change
Oil	97.8	1.18
Gold	853.8	14.00
£ to €	1.6132	0.00
€ to £	1.2676	0.00
£ to ¥	1.4354	0.00

Index	Close	Change
FTSE 100	4,880.00	-32.40
Dow	11,019.69	410.02
NASDAQ	2,199.10	100.28
Nikkei	11,489.35	-280.49

IFA Portals

- ★ 5,000 Monthly IFA visitors*
- ★ Product Research
- ★ Provider News
- ★ Research Tools
- ★ Engage Access
- ★ SIB Protected

*Combined Portals

The image displays two screenshots of financial portals. The top screenshot is from **adviser.defaqto.com**, featuring a navigation bar with links like 'Home', 'Star Ratings', and 'Defaqto Products'. A main article titled 'Severity-based Critical Illness' by Ben Heffer is highlighted. Below it, there are sections for 'defaqto insight' and 'Multi-Manager Guides'. The bottom screenshot is from **FiND.co.uk**, with the tagline 'Your Friend in Finance'. It features a sidebar with categories like 'Banking', 'Offshore', and 'Credit Cards'. The main content area includes a 'Fund Manager information from Standard Life Investments' section and a 'Company search' box. The right sidebar contains various tools like 'Daily research', 'Business newsletter', 'Calculators', and 'Listings'.

Traffic Sources

- ★ Pay per click : Defaqto Media controls a modest amount of product matched ppc activity on various mainstream search engines. Defaqto Media does not 'brand hug' in any known way
- ★ Direct Traffic : Defaqto Media is fortunate to gain direct traffic flows from the following sources :
 - ★ Efficient SEO
 - ★ Loyal Find Portal audience (Find Portal has been an established Financial Research site since October 1996)
 - ★ Branding through 5 Star Ratings and data services
 - ★ Regular media commentary. Defaqto researchers are frequently asked to commentate on the UK Financial Services sector. In recent months these requests have significantly increased and research staff have appeared on the following media channels :
 - ★ BBC/Sky News (TV)
 - ★ National Newspapers (Written Press)
 - ★ MoneyBox (BBC Radio)
 - ★ The One show (BBC TV)
- ★ Partner Traffic Flows : Defaqto powers a wide number of financial portals for providers, aggregation services, regulators and intermediary services. A few of the main ones are listed below :
 - ★ The Financial Services Authority's Consumer Service
 - ★ MoneyExpert.com
 - ★ Confused.com
 - ★ USwitch.com
 - ★ AOL Money
 - ★ The Independent
 - ★ Digitallook.com
 - ★ & many more. A full list of partners can be supplied on request



More About Defaqto Media

- ★ Defaqto Media operates the online unlicensed research output of Defaqto Group
- ★ Defaqto Media boasts an extensive stable of sites for all categories of consumer, professional and Intermediaries researching financial products
- ★ Defaqto Media manages the 3rd party use of Defaqto research tools and content with a wide number of partnerships
- ★ Providers can market products and publish execution paths within research tools and as marketing solutions
- ★ Defaqto Group is majority owned by two venture capital firms, Flemmings Family & Partners, and Acuity Partners
- ★ Defaqto Media works with, and supports leading online Media Agencies
- ★ Defaqto Media Limited is part of the Defaqto Group



