



SALES CONTACTS			
Head: Advertising Sales	Eben Gewers (PA Marlene Smalberger)	011 280 5462 011 280 3186	gewerse@arena.africa marlenes@arena.africa
National Sales Manager: Digital	Geoff Masuta	011 280 5059	masutag@arena.africa
National Sales Manager: Financials	lan Tasman	011 280 3077	tasmani@arena.africa
National Sales Manager: Agencies & Retail	Debbie Thompson	011 340 9386	thompsond@arena.africa
National Sales Manager: Legal, Classified & Direct	Jyoti Govind	011 280 3231	govindj@arena.africa
National Sales Manager: Public & Private Sector	Tiny Koaho	011 280 3163	koahot@arena.africa
Business Manager: BD, FM & Business Times	Wendy Wright	011 280 3151	wrightw@arena.africa
Business Manager: Money	Peter Roos	021 488 1723	roosp@arena.africa
Product Manager: Special Projects	Kay Naidoo	021 488 1700	naidooka@arena.africa
Business Manager: Internationals & Private Sector	Augusta Phakathi	011 280 3536	phakathia@arena.africa
Business Manager: Education	Spiwe Masarira	011 280 3230	masariras@arena.africa
Cape Town Regional Manager	Janine Bywater	021 488 1722	bywaterj@arena.africa
KZN Regional Manager	Verna Pillay	031 250 8563	pillayv@arena.africa
National Administration Manager	Jansher Khan	011 280 3204	khanj@arena.africa





MAIN BODY	
	RATE
FULL PAGE	
Full colour	R 75 023.00
Black & white	R 54 327.00
HALF PAGE HORIZONTAL	
Full colour	R 44 762.00
Black & white	R 27 442.00
COVER PAGES (full colour only)	
Opening DPS	R 185 357.00
IFC .	R 98 301.00
IBC	R 97 178.00
OBC	R 101 908.00
DOUBLE PAGE SPREAD	
DPS Full colour	R 150 045.00
DPS Black & white	R 108 654.00
1/2 DPS Full colour	R 89 523.00
1/2 DPS Black & white	R 54 884.00
1/3 DPS Full colour	R 50 016.00
1/3 DPS Black & white	R 36 219.00
* An opening DPS takes priority over a single IFC when an 8-page cover is utilised.	

For additional advertising opportunities & special positions, please contact Wendy Wright on wrightw@arena.africa 011 280 3151 Amounts quoted are excluding vat (not added) and including agency settlement discount (not deducted) to qualifying customers.



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MAIN BODY CONTINUED	
	RATE
1/3 VERTICAL / HORIZONTAL / SQUARE	
1/3 Vertical / Horizontal / Square Full colour	R 31 941.00
1/3 Vertical / Horizontal / Square Black & white	R 22 496.00
1/3 VERTICAL / HORIZONTAL (LETTERS)	
1/3 Vertical / Horizontal Full colour	R 34 529.00
1/3 Vertical / Horizontal Black & white	R 24 969.00
2/3 VERTICAL	
2/3 Vertical Full colour	R 63 326.00
2/3 Vertical Black & white	R 44 804.00
1/4 PAGE VERTICAL /HORIZONTAL (Fox pages vertical only)	
1/4 Vertical Full colour (270mm x 55mm)	R 19 121.00
1/4 Vertical Black & white (270mm x 55mm)	R 15 299.00
1/4 Horizontal Full colour (70mm x 205mm Strip)	R 19 121.00
1/4 Horizontal Black & white (70mm x 205mm Strip)	R 15 299.00
13x1 BLOCK AD	
Full Colour / Black & white (130mm height x 65mm wide)	R 14 921.00
GUARANTEED FIRST RIGHT HAND PAGE	
Full colour	R 86 158.00
Black & white	R 59 724.00
SPECIAL POSITIONS	
2x3 (20mm x 205mm) Ed's Note	R 27 300.00
2x3 (20mm x 205mm) Letters	R 27 300.00
2x3 (20mm x 205mm) Between the Chains	R 27 300.00
2x3 (20mm x 205mm) Contents page	R 27 300.00
2x3 (20mm x 205mm) Column pages	R 27 300.00

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MAIN BODY CONTINUED RATE (psccm) EXECUTIVE APPOINTMENTS / EXEC EDUCATION / BUSINESS OPPORTUNITIES & MISCELLANEOUS Full colour R 750.00 1 Spot colour R 647.00 Black & white R 543.00 FINANCIAL ADVERTISING Place a financial advertisement in both Business Day & Financial Mail & receive 15% discount on the FM placement

DEADLINES					
	Booking	Material	Contact		
MAIN BODY	Wednesday prior to week of publication	Friday prior to week of publication	Jamie Kinnear (011) 280 3183		
SPECIAL PROJECTS	4 weeks prior to publication 2 weeks prior to publication		kinnearj@arena.africa		
All cancellations must be in writing					
A 100% cancellation fee will be levied on any booking cancelled 7 days prior to publication print deadline.					

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SPECIFICATIONS						
	Type Area		Trim Area		Bleed Area	
	Height	Width	Height	Width	Height	Width
Full Page	270 mm	205 mm	297 mm	235 mm	307 mm	245 mm
1/2 Page Horizontal	130 mm	205 mm	145 mm	235 mm	155 mm	245 mm
1/2 Page Vertical	270 mm	100 mm	297 mm	110 mm	307 mm	120 mm
Double Page Spread Bleed through gutter	270 mm	440 mm	297 mm	470 mm	307 mm	480 mm
1/2 DPS	130 mm	440 mm	145 mm	470 mm	155 mm	480 mm
1/3 DPS	90 mm	440 mm	95 mm	470 mm	100 mm	480 mm
1/3 Page Horizontal	90 mm	205 mm	95 mm	235 mm	100 mm	245 mm
1/3 Page Vertical	270 mm	65 mm	297 mm	80 mm	307 mm	90 mm
1/3 Page Square	130mm	130mm		N/A		N/A
2/3 Page Vertical	270 mm	130 mm	297 mm	140 mm	307 mm	150 mm
7 x 3 Strip	70 mm	205 mm		N/A		N/A
2 x 3 Strip	20 mm	205 mm		N/A		N/A
13 x 1 Block Ad	130 mm	65 mm		N/A		N/A





PACKAGE	CHANNEL	FORMAT	INSERTS	VALUE	COST
	ROS banners on BusinessLive , FM , BD	300 pixels wide x 600 pixels high / 728 pixels wide x 90 pixels high	100 000 Impressions		
Awareness (day 1)	BD Native Content Article – Pre-Alert	Article with webcast, boosted Facebook post, newsletter insert	1 each		
, , ,		Tweets	2		
	BDTV	Live reads creating awareness for live broadcast 4			
	ROS banners on BusinessLive , FM , BD (linking to AF site)	300 pixels wide x 600 pixels high / 728 pixels wide x 90 pixels high			
	BD Native Content Article (live webcast/ results article)	Article, boosted Facebook post, newsletter insert, adjacent banner on article page	1 each		
		Tweets	2		
CENC Decide Delega (1 2)	Companies section take over	24 hour Companies section take over	1		
SENS Results Release (day 2)	BDTV - live broadcast	Listing on BDTV share ticker 6			
		Live HD video webcast 1			
		8 minute interview with CEO/CFO (to flight that evening)	1		
		Email alert to BDTV database of investment professionals	1		
	Business Day print	Companies & Markets front page masthead strip (full colour)	1		
	ROS banners on BusinessLive , FM , BD (linking to AF site)	300 pixels wide x 600 pixels high / 728 pixels wide x 90 pixels high			
	BD Native Content Article (wrap of results)	Article, boosted Facebook post, newsletter insert, adjacent banner on article page	1 each		
Results Publication Day (day 3)		Tweets	2		
	Business Day print	Front page masthead strip (full colour)	1		
		Companies & Markets page 2x10 ad (full colour)	1		
		Full page results ad (full colour)	1		
]	
FM Results Publication	Financial Mail print	Full page ad (full colour)	1	R 532 759.00	R 386 289.00

• All print special positions are based on availability

INVESTOR RELATIONS AMPLIFICATION PACKAGE

For additional information, please contact Belinda Navias on naviasb@arena.africa (011) 280 5053

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OPI (OUTSIDE	PRINTED INSERTS)					
Burd of Circ		Paging				
Froduct	Product Size	2 to 8	9 to 16	16+		
	A4	R 37 935.00	R 40 216.00			
Incorto	A5	R 42 418.00	R 44 839.00	Prince on request		
Inserts	DL	R 53 027.00	R 66 927.00	Price on request		
	RATES CALCULATED ON	A NATIONAL RUN				

Product	Print Cost	Media Cost	
4PGS STITCHED-IN Centrespread only	ТВА	R 178 319.00	Can be placed as a centrespread only (Additional labour charge applicable) Agency comm applicable to media cost only
BELLYBAND Vertical or horizontal	ТВА	R 78 862.00	Vertical only:-can be placed around specific pages (Additional labour charge applicable) Agency comm applicable to media cost only
B4 ENVELOPE Subscribers only	TBA	R 101 113.00	Sample requested & subject to approval Agency comm applicable to media cost only
FALSE COVER 1/2Pg Vertical Only	ТВА	R 118 246.00	Sample to be provided & is subject to approval Does not include the front cover Agency comm applicable to media cost only
ROLLFOLDS & GATEFOLDS 4, 6 & 8 Pages available	TBA	R 309 421.00	Sample to be provided & is subject to approval Does not include the front cover Agency comm applicable to media cost only
DUST COVER Subscribers Only	TBA	R 351 939.00	Sample to be provided & is subject to approval Does not include the front cover Agency comm applicable to media cost only
FALSE COVER + FLAP	ТВА	R 351 939.00	Sample to be provided & is subject to approval Does not include the front cover Agency comm applicable to media cost only

TERMS & CONDITIONS:

- 1. All false covers, rollfolds & gatefolds to be printed by Arena Holdings.
- 2. Production costs are subject to change based on international fluctuation.
- 3. Delivery of inserts are subject to change contact your sales representative for queries.
- 4. Specs to be provided on confirmation of booking.
- 5. Cancellation fee: 50% 4 weeks prior, 100% 2 weeks prior to publication insertion date.

Inserts terms & conditions can be viewed in the Specifications, Terms & Conditions document available at www.adroom.arena.africa

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DIGITAL	
DISPLAY RATES	СРМ
1. RUN OF NETWORK / All sizes (728x90, 300x250, 300x600)	R 166.00
2. RUN OF NETWORK / High Impact (Billboard 1000x250, 300x600)	R 198.00
3. RUN OF NETWORK / Video Pre-Roll	R 254.00
ADDITIONAL COST FOR LAYERING:	
+ Geo targeting (we target ZA national by default)	
+ Section specific	
+ Viewability targeting	
+ Audience targeting	

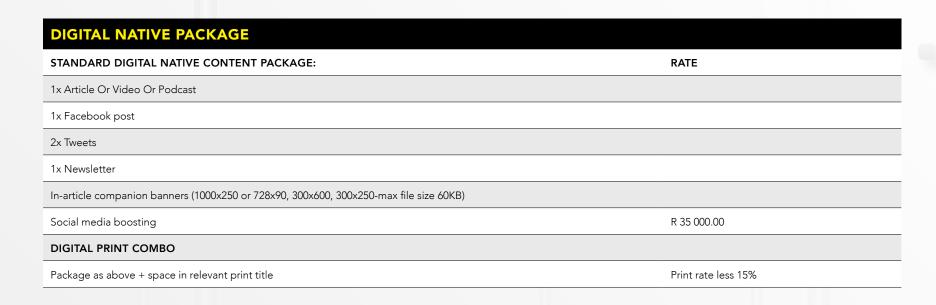
24 HOUR SPONSORSHIP (HPTO) DESKTOP & MOBILE	
	RATE
TIMESLIVE – 250 000 impressions	R 66 150.00
SUNDAY TIMES – 17 000 impressions	R 5 513.00
ST LIFESTYLE – 28 000 impressions	R 8 820.00
BUSINESSLIVE – 35 000 impressions	R 22 050.00
BUSINESS DAY – 44 000 impressions	R 27 563.00
BUSINESS TIMES – 5 000 impressions	R 2 205.00
SOWETANLIVE – 35 000 impressions	R 66 150.00
TSHISALIVE – 25 000 impressions	R 8 400.00
SPORT – 13 000 impressions	R 4 725.00
HERALDLIVE - 20 000 impressions	R 6 064.00
DISPATCHLIVE - 14 000 impressions	R 3 859.00

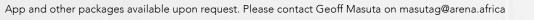
^{* 100%} Share of voice

For more info, please contact Geoff Masuta on masutag@arena.africa

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VALIDATION SPECIFICATIONS FOR DIGITAL RECEIVING

PRINTING SPECIFICATIONS

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, & client will have to supply new material.

General specifications

Images:

All images must be scanned & imported as 300dpi. Any enlargements on page will result in a decrease in resolution.

Text:

All black text must be set to overprint & 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.

Colour compensation:

Total ink coverage: 300%

Grey component replacement (GCR)

Dot gain: 23%

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).

DIGITAL FILE DELIVERY

Digital adverts can be supplied using one of the following methods:

Digital Advert Management System Upload Link: An advert upload link will be emailed to the person responsible for uploading material. The upload link will only be supplied once the Arena Holdings sales person has captured the booking information successfully.

Adstream: All information can be obtained on: 011 805-0600 International dialling code: +27 11 805-0600

Adsend: support@adsend.co.za 011 712-5700

ALL FILES MUST BE SENT AS PDF X1A FILES (ISO 15930-1)

Repeat adverts:

Please note that printed adverts' files are only archived for 60 days. After this time period the files are deleted.

Insert delivery:

Paarl Media, Johannesburg, 48 Milkyway Avenue, Linbro Park, Gauteng





FAX FAX EMAIL	CONTACTS			
Main Switchboard 011 280 3000 National Digital 011 280 5059 masutag@arena.africa National Financials 011 280 3077 tasmani@arena.africa National Agencies & Retail 011 340 9386 thompsond@arena.africa National Direct 011 280 3336 phakathia@arena.africa National Direct 011 280 3231 govindj@arena.africa National Government 011 280 3231 govindj@arena.africa National Legal & Classified 011 280 3231 govindj@arena.africa CAPE TOWN 12" Floor, Number 2 Long Street, Cape Town Main Switchboard 021 488 1700 Valid Street, Cape Town Main Switchboard 021 488 1722 bywaterj@arena.africa Regional Direct 021 488 1873 ndyokop@arena.africa Regional Government 021 488 1710 balleys@arena.africa Regional Government 021 488 1723 roosp@arena.africa Ruiness Manager (Money) 021 488 1723 roosp@arena.africa Ruiness Manager (Money) 021 488 1723 roosp@arena.africa <th>GAUTENG</th> <th>TEL</th> <th>FAX</th> <th>EMAIL</th>	GAUTENG	TEL	FAX	EMAIL
National Digital 011 280 5059 masutag@arena.africa National Financials 011 280 3077 tasmani@arena.africa National Agencies & Retail 011 340 9386 thompsond@arena.africa National Direct 011 280 3231 govindj@arena.africa National Direct 011 280 3231 govindj@arena.africa National Legal & Classified 011 280 3231 govindj@arena.africa National Legal & Classified 011 280 3231 govindj@arena.africa CAPE TOWN 12" Floor, Number 2 Long Street, Cape Town Main Switchboard 021 488 1700	Hill on Empire, 16 Empire Road, Parktown			
National Financials O11 280 3077 tasmani@arena.africa National Agencies & Retail O11 340 9386 thompsond@arena.africa National Recruitment O11 280 3336 phakathis@arena.africa National Direct O11 280 3231 govindj@arena.africa National Government O11 280 3231 govindj@arena.africa National Legal & Classified O11 280 3231 govindj@arena.africa CAPE TOWN 12° Floor, Number 2 Long Street, Cape Town Main Switchboard O21 488 1700 Segional Agency O21 488 1722 bywaterj@arena.africa Regional Direct O21 488 1712 bywaterj@arena.africa Daileyg@arena.africa Regional Retail O21 488 1710 baileyg@arena.africa Regional Rovernment O21 488 1723 posp@arena.africa Business Manager (Money) O21 488 1723 roosp@arena.africa KZN MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard O31 250 8560 O86 644 0303 sunderb@arena.africa Regional Direct O31 250 8563 O86 640 0303 khawulas@arena.africa <tr< td=""><td>Main Switchboard</td><td>011 280 3000</td><td></td><td></td></tr<>	Main Switchboard	011 280 3000		
National Agencies & Retail 011 340 9386 thompsond@arena.africa National Recruitment 011 280 3536 phakathia@arena.africa National Direct 011 280 3231 govindj@arena.africa National Government 011 280 3161 koahot@arena.africa National Legal & Classified 011 280 3231 govindj@arena.africa CAPE TOWN 12° Floor, Number 2 Long Street, Cape Town Main Switchboard 021 488 1700	National Digital	011 280 5059		masutag@arena.africa
National Recruitment 011 280 3536 phakathia@arena.africa National Direct 011 280 3231 govindj@arena.africa National Government 011 280 3161 koahot@arena.africa National Legal & Classified 011 280 3231 govindj@arena.africa CAPE TOWN 12th Floor, Number 2 Long Street, Cape Town Main Switchboard 021 488 1700 Regional Agency 021 488 1722 bywaterj@arena.africa Regional Direct 021 488 1873 ndyokop@arena.africa Regional Retail 021 488 1710 baileyg@arena.africa Regional Government 021 488 1788 yanin@arena.africa Business Manager (Money) 021 488 1723 roosp@arena.africa KZN MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard 031 250 8500 086 644 0303 sunderb@arena.africa Regional Agency 031 250 8569 086 644 0303 pillayv@arena.africa Regional Fetail 031 250 8573 086 644 0303 khawulas@arena.africa Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa <td>National Financials</td> <td>011 280 3077</td> <td></td> <td>tasmani@arena.africa</td>	National Financials	011 280 3077		tasmani@arena.africa
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National Legal & Classified 011 280 3231 govindj@arena.africa CAPE TOWN 12th Floor, Number 2 Long Street, Cape Town Main Switchboard 021 488 1700 Regional Agency 021 488 1872 bywaterj@arena.africa Regional Direct 021 488 1873 ndyokop@arena.africa Regional Retail 021 488 1710 baileyg@arena.africa Regional Government 021 488 1788 yanin@arena.africa Business Manager (Money) 021 488 1723 roosp@arena.africa KZN MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard 031 250 8500 086 644 0303 sunderb@arena.africa Regional Agency 031 250 8569 086 644 0303 sunderb@arena.africa Regional Direct 031 250 8563 086 644 0303 pillayv@arena.africa Regional Government 031 250 8573 086 644 0303 khawulas@arena.africa Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa	National Direct	011 280 3231		govindj@arena.africa
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Regional Government 021 488 1788 yanin@arena.africa Business Manager (Money) 021 488 1723 roosp@arena.africa KZN MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard 031 250 8500 086 644 0303 Regional Agency 031 250 8569 086 644 0303 sunderb@arena.africa Regional Direct 031 250 8563 086 644 0303 pillayv@arena.africa Regional Government 031 250 8573 086 644 0303 khawulas@arena.africa Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa	Regional Direct	021 488 1873		ndyokop@arena.africa
Business Manager (Money) 021 488 1723 roosp@arena.africa KZN MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard 031 250 8500 086 644 0303 sunderb@arena.africa Regional Agency 031 250 8569 086 644 0303 sunderb@arena.africa Regional Direct 031 250 8563 086 644 0303 pillayv@arena.africa Regional Government 031 250 8573 086 644 0303 khawulas@arena.africa Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa	Regional Retail	021 488 1710		baileyg@arena.africa
KZN MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard 031 250 8500 086 644 0303 Regional Agency 031 250 8569 086 644 0303 sunderb@arena.africa Regional Direct 031 250 8563 086 644 0303 pillayv@arena.africa Regional Government 031 250 8573 086 644 0303 khawulas@arena.africa Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa	Regional Government	021 488 1788		yanin@arena.africa
MB House, 635 Peter Mokaba Road, Overport, 4091, Durban Main Switchboard 031 250 8500 086 644 0303 Regional Agency 031 250 8569 086 644 0303 sunderb@arena.africa Regional Direct 031 250 8563 086 644 0303 pillayv@arena.africa Regional Government 031 250 8573 086 644 0303 khawulas@arena.africa Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa	Business Manager (Money)	021 488 1723		roosp@arena.africa
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Regional Retail 031 250 8569 086 644 0303 sunderb@arena.africa	Regional Direct	031 250 8563	086 644 0303	pillayv@arena.africa
	Regional Government	031 250 8573	086 644 0303	khawulas@arena.africa
Regional Legal & Classified 031 250 8640 086 206 8387 ntombelan@arena.africa	Regional Retail	031 250 8569	086 644 0303	sunderb@arena.africa
	Regional Legal & Classified	031 250 8640	086 206 8387	ntombelan@arena.africa





TERMS AND CONDITIONS

- Advertisements are accepted for publication in publications owned or published by Arena Holdings subject to the following conditions:
 - Arena Holdings reserves the right to withhold any advertisement from publication and to cancel any advertisement order that has been accepted.
 - b. Arena Holdings 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 Arena Holdings failure to publish, or publication on dates other than those specified by the advertiser, or any other error of any kind.
 - Telephonic instructions must in all cases be confirmed in writing by the advertiser.
- Every precaution is taken to ensure the correct printing and insertion of all advertisements, but Arena Holdings will not be held liable for any inaccuracies or omissions or for any consequence arising there from.
- Arena Holdings reserves the right to edit, 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.
 - Arena Holdings reserves the right to resize any advertisements to accommodate press constraints
 - Arena Holdings reserves the right to resize any advertisements that are not supplied according to the booked space.
 - Arena Holdings reserves the right to colour correct any advertising material, that is not supplied to the Arena colour specifications.
- Arena Holdings reserves the right to suspend an issue on any day and increase or decrease the usual number of copies without notice.

- Space is sold to advertisers for the purpose of making announcements concerning their own business and may not be used for attacking or making comparisons with other advertisers, firms, institutions or persons.
- The advertiser indemnifies Arena Holdings against any claim by any third party arising out of the design, form, content, copyright infringement or other attributions of the advertisement.
- 7. No advertising order entitles the client to a write -up or editorial coverage.
- 8. All orders are subject to the availability of space. Bookings will lapse if the first insertion under order is not made within three months of the order, or if more than three months elapses between insertions.
- 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.
- 10. 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.
- 11. Material deadline is two days prior to print date for all Arena Holdings publications, with the exception of surveys and special reports.
- 12. Any advertising order is subject to the conditions stated herein unless specifically varied by Arena Holdings in writing with specific reference to the advertiser's contrary documentation.
- 13. 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 print advertisements. The general typography of advertisements is subject to the approval of Arena Holdings. 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.
- 14. No changes to advertisements appearing in Arena

- Holdings publications will be accepted once publication production has commenced.
- 15. When new advertising rates are announced, clients who have contracts with Arena Holdings will be entitled to continue to advertise at their contract rates for 45 days after the new rate is announced. The balance of their orders will be subject to the new rates. Such contracts may be cancelled on the date the new or higher rate becomes effective.
- 16. All cancellations must be in writing.
- 17. Advertisement orders are not accepted for periods longer than 12 months.
- 18. A 50% cancellation fee will be incurred for all special position bookings cancelled within 30 days of scheduled publication.
- 19. 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 Arena Holdings.
- 20. If any amount due and payable by the advertiser is not paid within the agreed term, the advertiser will be liable for interest at the maximum rate permitted by law. Such interest will be calculated and paid monthly in advance. If the interest is not paid as aforesaid, the interest will be added to the principal sum, and the whole amount will form the principal debt. which will bear interest as described.
- 21. In the event of Arena Holdings instructing attorneys to collect from the advertiser an amount owing to Arena Holdings, the advertiser agrees to pay all costs on the scale as between attorney and own client, including collection charges.
- 22. No relaxation or indulgence granted to the advertiser by Arena Holdings, at any time, will be deemed to be a waiver of any of Arena Holdings rights in terms hereof. Such relaxation or indulgence will not be deemed a novation of any of the terms and conditions.
- 23. Any insertion that carries "farmed advertising" or representing any form of "sponsorship advertising" or company profile will be subject to approval by Arena Holdings.

