



the Risk Universe

MEDIA
INFORMATION
2012

www.riskuniverse.com

ABOUT

THE RISK UNIVERSE

www.riskuniverse.com

The Risk Universe is a new website and a digital, monthly, e-magazine that seeks to shed some much needed illumination onto the world of operational risk management. Through news, features, surveys, benchmarking exercises and targeted case studies, ***The Risk Universe*** will prove that implementing good op risk management practices does not need to be extortionately expensive or require help from rocket scientists (and there are a few in this industry).

Unlike some business-to-business publications, ***The Risk Universe*** is run by industry professionals and is advised by an editorial board consisting of regulators, financial services practitioners, and industry experts, to ensure that its content remains fresh, up-to-date and answers the questions that op risk managers need to know.

The Risk Universe's interactive website and e-magazine allows its readers to participate in the content of the publication, through surveys and benchmarking exercises, and contribute to its future content via letters and social media channels.

The Risk Universe gets to the operational risk root of the story, providing new angles and approaches to old and new challenges. ***The Risk Universe*** editorial team uses its news service ***The Risk Universe Newsflash*** to interact with the global market.

Our products are available through iPhone, iPad, tablets, Blackberry and online formats

The Risk Universe fills a market void with editorial staff able to write about the things that companies need to know in order to make informed risk management decisions.



RISK UNIVERSE PRODUCTS

The Risk Universe is a news website and fully downloadable, monthly e-magazine

EVERY WORKING DAY

The Risk Universe Newsflash service brings you all of the most up-to-date news impacting operational risk managers.

The Risk Universe website www.riskuniverse.com hosts all the latest updates from **The Risk Universe** Linked In discussion groups, on-going industry surveys, on-going and future benchmarking exercises, interactive chat room with the editor, breaking news and a fully-searchable archive of past features and content from **The Risk Universe** e-magazine

EVERY MONTH

Every month **The Risk Universe** e-magazine is published via a fully-searchable PDF reader.

CONFERENCES & TRAINING COURSES

A full conference and training programme is planned for late-2012.

ANNUALLY

Landmark supplements providing in-depth analysis of system and service providers, with targeted industry surveys and assessments.

AWARDS

The Risk Universe Leading Lights Awards. Every November, **The Risk Universe** launches an online survey of its subscribers and industry experts to vote for firms and individuals that have excelled over the past 12 months in several categories pertaining to operational risk management.



WHY ADVERTISE WITH *THE RISK UNIVERSE*?



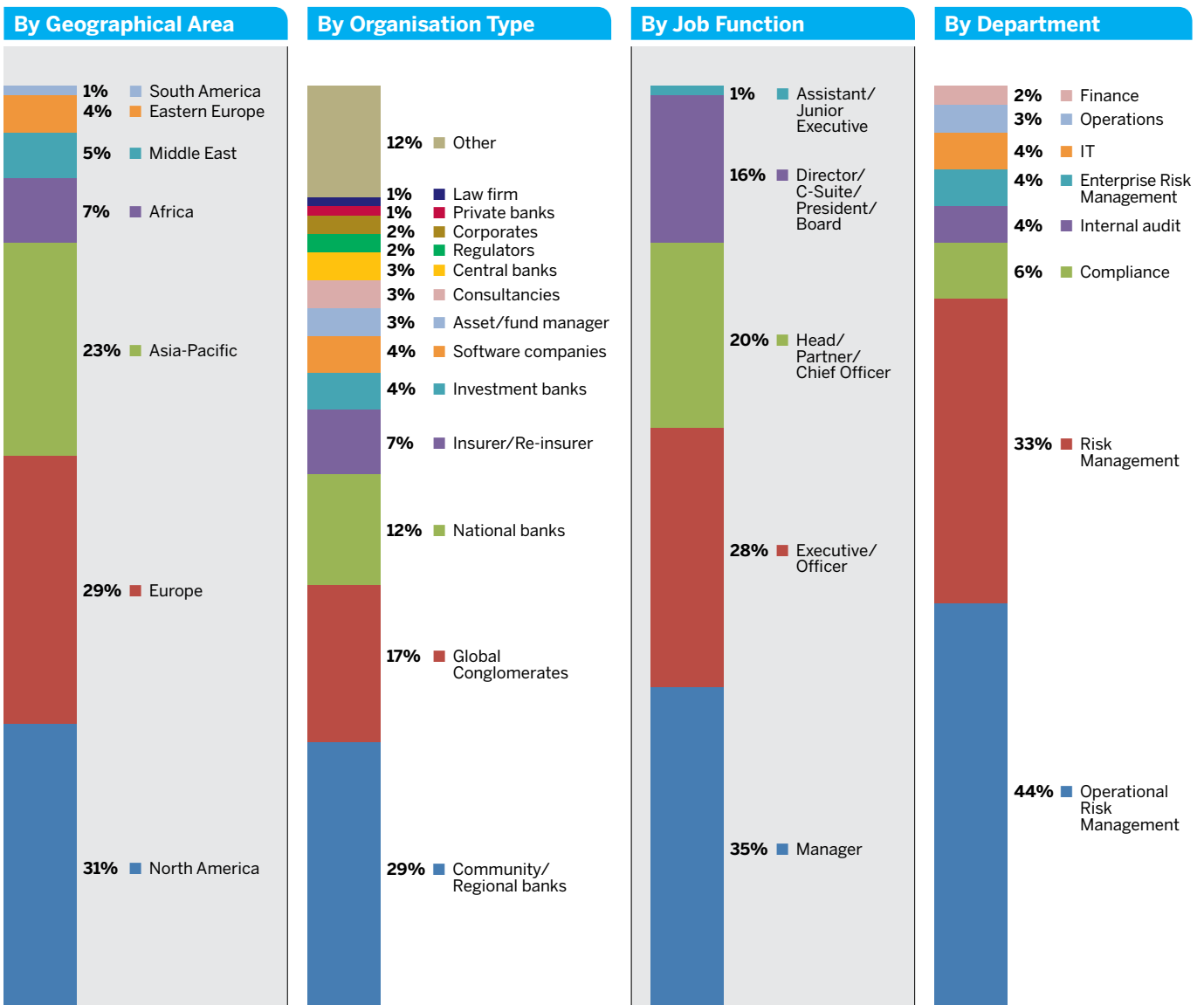
The operational risk world encompasses all businesses, all departments and all industries around the globe. An operational risk event can collapse a business overnight. And yet there are far too few publications, training courses, books and websites dedicated to the importance of

practicing good operational risk management.

Operational risk is often referred to as the red-headed stepchild of risk management but what it really suffers from is misunderstanding and bad PR. Too often the principles of good operational risk management are obfuscated by badly-written regulations, limited and poor industry guidance.

The Risk Universe is a global publication dedicated to news and analysis of operational risk events. The highly-targeted readership maximises the effectiveness of your advertising spend which means minimum wastage. **The Risk Universe** reaches the key decision makers responsible for assessing and purchasing your products and services.

Distribution State-of-the-art digital issue sent to *The Risk Universe* distribution list



PRINT DISTRIBUTION TO TRADE SHOWS, CONFERENCES AND EVENTS

This is an average of between 200 and 500 additional issues distributed at trade shows, conferences and others throughout the year.

ADDED VALUE FOR ADVERTISERS

Adverts placed within the online PDF e-magazine ensures your advertisements reach industry specific targets as well as the very best coverage across the breadth of the industry on a global basis at the very best rates in the market today ensuring better added value.

DIGITAL MAGAZINE ALSO MADE AVAILABLE TO RELEVANT MEMBER GROUPS ON LINKED IN, TWITTER AND FACEBOOK

The Risk Universe e-magazine

SECTIONS IN EVERY ISSUE

GLOBAL NEWS

In-depth analysis of all of the month's breaking news.

EDITORIAL LEAD

Rather than dictate fixed subjects, **The Risk Universe** editorial lead feature every month will focus on the most topical subjects that month – from the operational risks connected to a potential collapse in the Eurozone, to the next rogue trading event, **The Risk Universe** brings you the up-to-the-minute analysis of the prevailing risks organisations need to focus on.

A SPOTLIGHT ON...

In a regular column, an operational risk expert shares their views on the hottest operational risk topics of the month.

SHARING SCENARIOS

Each month **The Risk Universe** will publish a scenario and invite readers to share their results, which will be published in the next month's issue.

HOW TO...

Every month **The Risk Universe** will tackle a thorny subject that op risk managers find the most difficult to implement. From setting risk appetite and tolerances to using KRIs effectively, **The Risk Universe** "How to" guides will become indispensable sources of valuable reference material for risk managers.

BENCHMARKING

Every month **The Risk Universe** will invite readers to participate in a benchmarking exercise. Firms will submit data on a specific topic which **The Risk Universe** will collate and publish the industry benchmarks in the following issue.

REGULARS:

IN CONVERSATION

The Risk Universe interviews a top op risk professional available for download as a podcast.

LETTER'S PAGE

The operational risk world is a close-knit community that does not hesitate to share experiences and broach challenges together. **The Risk Universe** is a virtual platform where operational risk practitioners can meet to discuss all issues. Subscribers are encouraged to submit their own comments and thoughts in letters to the editor, anonymously if required, to help continue that open dialogue with the rest of the community.

DEAR CEO

Every month a disgruntled op risk manager writes the letter he wishes he could write to his CEO.

THE RISK UNIVERSE COMICS

A light-hearted take on the operational risk world

CLASSIFIEDS

Find all your job advertisements here alongside adverts for useful products to help you manage operational risk better.

CLOSING DATES

Insertions and orders: By the 12th of the month

Materials: By the 14th of the month

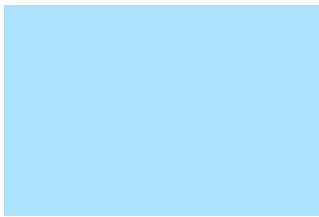
Publication date: Between 16-18th of the month

ADVERTISING RATES PER ADVERT FOR THE E-MAGAZINE

	1 Advert	6x	12x
Double Page Spread	£4,000	£3,600	£3,200
Cover position (IFC, IBC, OBC)	£2,500	£2,250	£2,000
Full Page (Full Colour)	£2,000	£1,800	£2,400
Half Page (Full Colour)	£1,000	£900	£800
Quarter Page (Full Colour)	£750	£675	£625
Strip advert at bottom of page	£500	£450	£400
Classified advert (Various sizes, prices starting from)	£150	£136	£125

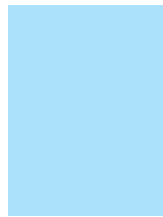
The Risk Universe e-magazine can support multi-media adverts including audio and video images. To ensure your advert stands out from the crowd, please enquire at advertising@riskuniverse.com for more details.

Double Page 'Bleed'



Height: 278mm (10.95")
Width: 420mm (16.54")
Full-bleed size: 284mm x 426mm (11.18" x 16.77")

Full Page 'Bleed'



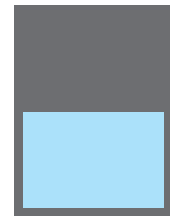
Height: 278mm (10.95")
Width: 210mm (8.27")
Full-bleed size: 284mm x 216mm (11.18" x 8.50")

Full Page 'Non-Bleed'



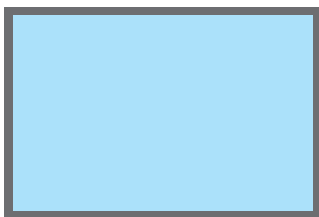
Height: 258mm (10.16")
Width: 186mm (7.32")

Half Page Horizontal



Height: 126mm (4.96")
Width: 186mm (7.32")

Double Page 'Non-Bleed'



Height: 258mm (10.16")
Width: 396mm (15.59")

Quarter Page Island



Height: 126mm (4.96")
Width: 90mm (3.54")

Third Page Horizontal



Height: 82mm (3.23")
Width: 186mm (7.32")

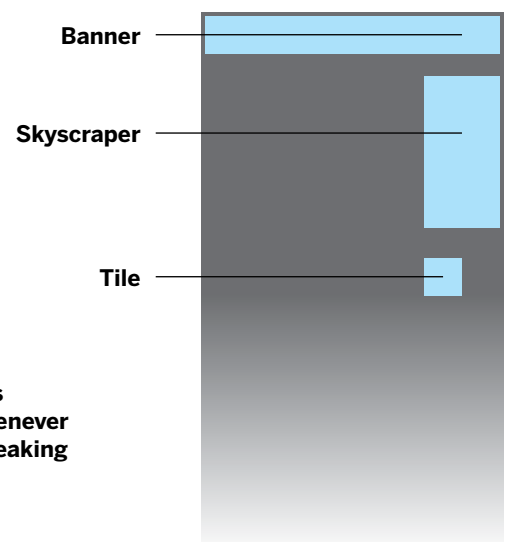
Quarter Page Horizontal



Height: 60mm (2.36")
Width: 186mm (7.32")

ADVERTISING RATES FOR THE RISK UNIVERSE WEBSITE

HOMEPAGE (per month)	
Banner	£2,000
Skyscraper	£1,500
Tile	£1,000
THE RISK UNIVERSE MONTHLY EMAIL (per month)	
Banner	£2,000
Skyscraper	£1,500
Tile	£1,000
THE RISK UNIVERSE NEWSFLASH (per month)	
Banner	£2,000
Skyscraper	£1,500
Tile	£1,000



This email is sent out whenever there are breaking news alerts

ADVERTISING INFORMATION

DIGITAL FORMATS & FILE SPECIFICATIONS

Preferred formats: Adobe Acrobat PDFs, Tiff or JPEG images, EPS files (please convert fonts to outlines).

PDFs must be generated from professional DTP applications (QuarkXpress, InDesign, etc.).

PDFs should use the PDF 1.4 compression standard (Acrobat 5 compatible) or the PDF/X1a standard.

Files should be composite PDF, CMYK colour space (please do not use spot colours within PDFs unless by prior arrangement. Files should not contain RGB images).

Files should contain one artwork piece per PDF Images:
Colour bitmaps CMYK, effective resolution 300dpi
Monochrome bitmaps (linework) 1200dpi

File content is the responsibility of the originator.

SENDING DIGITAL ARTWORK MATERIALS

Please submit all copy to advertising@riskuniverse.com

NB: Artwork supplied which does not comply with the above standards may be subject to modification. **The Risk Universe** cannot guarantee that modified artwork will be reproduced as intended by the supplier. **The Risk Universe** is not liable for compensation regarding the reproduction of noncompliant artwork.

ADVERTISING TERMS & CONDITIONS

Discounts are available for multiple bookings made in both the e-magazine and the website.

Up to 15% commission is granted only to recognised media agencies that supply completed artwork copy material, in PDF format preferably.

UK advertisers' insertions are subject to VAT.

Prices for CDs and reprints are available by request. Quotes for custom advertisements are available by request.

Production of new advertisement artwork copy may be charged at cost. Correcting or altering existing artwork may be charged at cost.

An insertion order agreement form must accompany all advertisement insertions booked.

Invoices are payable within 30 days of receipt of publication. Payments can be made by bank transfer or company cheque (£ Sterling only).

Advertisers are responsible for the on-time delivery of digital artwork copy material. Advertisers are also responsible for advising us of an artwork copy changes or repeat instructions, in time for our deadlines. Artwork will be returned by request only. After 12 months it may be disposed of.

Late payments may be subject to surcharge or other action, as deemed necessary.

Cancellations or transfers of advertisement insertions can only be accepted if written notification is received not less than two months prior to the relevant issue booking deadline. If insufficient notice is provided a penalty of 100 per cent of the agreed rate may be charged, or a short-rate may be imposed.

- The magazine trim size is **278mm (10.95") high x 210mm (8.27") wide**
- The live area is **258mm (10.16") high x 186mm (7.32") wide**
- **Custom size ad specifications can be notified at time of quotation**

TERMS & CONDITIONS

1. In these conditions:

- (1) "the Publisher" means the publisher of the magazine (including any supplement or magazine for which no charge is made to its recipient and which is published, whether regularly or occasionally, as part of, or in association with, the magazine) in or with which the advertisement is to appear or has appeared;
- (2) "the Buyer" means the person placing with the Publisher the order for the insertion of the advertisement, whether such person be the advertiser of the product or service promoted thereby or making the announcement therein ("the Advertiser") or the Advertiser's advertising agency or media buyer;
- (3) the "rate card" means the Publisher's rate card in effect for the time being;
- (4) an 'advertisement' means matter to be printed on the page or separately inserted.

2. The Buyer warrants that:

- (a) in relation to an advertisement the Buyer contracts with the Publisher as a principal notwithstanding that the Buyer may be acting directly or indirectly for the Advertiser as an advertising agent or media buyer or in some other representative capacity;
- (b) the reproduction and/or publication of the advertisement by the Publisher as originally submitted or as amended pursuant to condition 3 will not breach any contract or infringe or violate any copyright, trade mark or any other personal or proprietary right of any person or render the Publisher liable to any proceedings whatsoever;
- (c) any information supplied in connection with the advertisement is accurate, complete and true;
- (d) in respect of any advertisement submitted for publication which contains the name or pictorial representation (photograph or otherwise) of any living person and/or any part of any living person and/or copy by which any living person is or can be identified the Buyer or the Advertiser has obtained the authority of such living person to make use of such name, representation and/or copy; in relation to any investment advertisement, the Advertiser is, or the contents of the advertisement have been approved by, an authorised person within the meaning of the Financial Services Act 1986 or the advertisement is otherwise permitted under that Act;
- (e) the advertisement complies with the requirements of all relevant legislation (including subordinate legislation) the rules of statutorily recognised regulatory authorities and the law of the European Economic Community for the time being in force in the United Kingdom and;
- (f) all advertising copy submitted to the Publisher is legal, decent, honest and truthful and complies with the British Code of Advertising Practice and all other relevant codes under the general supervision of the Advertising Standards Authority.

3. (i) The copyright for all purposes in all artwork, copy and other material which the Publisher or his employees have originated or reworked shall vest in the Publisher.
- (ii) The Publisher is hereby authorised to record, reproduce, publish, distribute and broadcast (or to permit the same) all advertisements (including but not limited to text, artwork and photographs) and to include and make them available in any information service, electronic or otherwise.

4. The Publisher may, without derogation from the warranties contained in condition 2, refuse or require to be amended any artwork, materials and copy for or relating to an advertisement so as (i) to comply with the legal or moral obligations placed on the Publisher or the Buyer or the Advertiser; or (ii) to avoid infringing a third party's rights, the British Code of Advertising Practice and all other codes under the general supervision of the Advertising Standards Authority or the production and quality specifications stipulated or referred to in the rate card.

5. The Publisher has the right at its discretion to decline to publish, or to omit, suspend or change the position of any advertisement otherwise accepted for insertion.

6. The Publisher will not be liable for any loss of copy, artwork, photographs or other materials, which the Buyer warrants that it has retained in sufficient quality and quantity for whatever purpose.

7. Where the Buyer is the Advertiser's advertising agency, or media buyer, the Buyer warrants that it is authorised by the Advertiser to place the advertisement with the Publisher and the Buyer will indemnify the Publisher against any claim made by the Advertiser against the Publisher arising from the publication thereof.

8. The Publisher shall not be bound by a stop order or cancellation or transfer of the advertisement unless it meets the requirements specified elsewhere on the rate card, and any such instruction otherwise than prior to the deadline therefore shall not (even though it be followed by the Publisher) affect the Buyer's liability for payment for the advertisement. The Publisher may treat as a cancellation after the deadline the fact that the Buyer is deemed unable to pay its debts within the meaning of section 123 of the Insolvency Act 1986 or is otherwise in breach of any of these conditions.

9. Payment in respect of the advertisement (including any associated production, late-copy and box number charges) shall be in the amount specified in the rate card and is due in advance of publication except where the Publisher has confirmed its agreement in writing to allow credit to the Buyer, in which case the due time for payment shall be no later than 2.00 p.m.

- (i) if the Buyer is a recognised agency under the Joint Recognition Scheme of the Newspaper Publishers Association Limited and the Newspaper Society, on the last working day of the month following that in which the advertisement appeared; or
- (ii) in any other case, on the last working day prior to the 16th day following the end of the month in which the advertisement appeared. Full details of each remittance are to be supplied to the Publisher by the due time. Payment shall mean receipt by the Publisher of electronic payment.

10. It is the Publisher's practice to provide an invoice for each insertion/advertisement published. Open item statements are provided to each Buyer to whom credit is extended at the beginning of the month in which payment is due. Liability for payment arises from publication of the insertion/advertisement. Further, all items on the statement are deemed to be payable; any errors or omissions must be communicated to the Publisher in time to be rectified before payment becomes due. Payment for the advertisement shall be made as aforesaid whether or not the Buyer shall have provided the Publisher with an order number at the time the advertisement was booked.

11. The Buyer agrees to pay the Publisher in respect of each advertisement for which payment is not made by the due time: (a) the sum of £25.00 as an administration charge and (b) interest on the amount paid late at the rate of 4% above the base rate of Bank of Scotland PLC accruing from day to day (including the day on which payment was due) both before and after judgement.

12. It is the responsibility of the Buyer to check the correctness of the advertisement (and of each insertion of the advertisement if more than one). Without prejudice to condition 6, the Publisher assumes no responsibility for the repetition of an error in an advertisement ordered for more than one insertion unless notified immediately the error occurs. Any other matter of complaint, claim or query (whether in relation to the advertisement or the invoice) must be raised with the Publisher in writing within seven days following (as the case may be) insertion of the advertisement or of the date on which it is claimed the advertisement should have appeared. Without prejudice to the Publisher's entitlement to be paid for the advertisement as published

- (i) In the event of any error, misprint or omission in the printing/publication of an advertisement or part of an advertisement, the Publisher at its sole discretion will either re-insert the advertisement or relevant part of the advertisement as the case may

be or make a reasonable refund of or adjustment to the cost. No re-insertion, refund or adjustment will be made where the error, misprint or omission does not materially detract from the advertisement.

(ii) In no circumstances shall the total liability of the Publisher for any error, misprint or omission exceed a) the amount of a full refund of any price paid to the Publisher for the advertisement in connection with which liability arose, or b) the cost of a further or corrective advertisement of a type and standard reasonably comparable to that in connection with which liability arose.

(iii) Any complaint, claim or query shall not affect the liability of the Buyer for payment by the due time of the Publisher's charges for that and all other advertisements. The Buyer shall not be entitled to withhold payments by reason of any alleged minor defect.

(iv) No claim will be considered on colour or mono reproduction unless the Buyer has supplied material in accordance with the Publisher's specifications. The mono specification is set out on the rate card; the colour specification is available on request.

13. There is no obligation on the Publisher to supply voucher copies or tearsheets and their absence shall not affect the Buyer's liability for the agreed charge. Voucher copies or other acceptable facsimile illustrating publication of advertisements can be made available on request.

14. While all reasonable endeavours will be made as soon as possible after receipt by the Publisher to forward to the Buyer, or as it may direct, any replies to box numbers, the Publisher accepts no liability in respect of any loss or damage alleged to have arisen through delay in forwarding or omitting to forward such replies. Box numbers are not to be used for sending original documents, goods or payments of any kind, nor for the distribution of circulars. Box number replies will be posted or available for collection only by the Buyer or the Buyer's nominee named before publication of the advertisement, and a fee additional to the charge for the advertisement will be made to the Buyer for use of a box number.

15. The Buyer will indemnify the Publisher and keep it indemnified against all claims, costs, proceedings, demands, losses, damages, expenses or liability whatsoever arising directly or reasonably foreseeably as a result of any breach or non-performance of any of the representations, warranties or other terms herein contained or implied by law given by or applying to the Buyer so far as the law allows.

16. The placing of an order for the insertion of an advertisement shall amount to an acceptance of these conditions and shall govern such contract to the exclusion of any other terms and conditions, subject to which any order for the insertion of an advertisement is made or purported to be made by the Buyer. No variation of these Terms and Conditions shall be binding unless agreed in writing by the Advertisement Manager or their immediate Deputy.

17. No waiver or indulgence by the Publisher shall be effective save in relation to the matter in respect of which it was specifically given.

18. These conditions shall apply to each contract for the insertion of an advertisement together with such additional matters (if any) as may be set out elsewhere in the Publisher's rate card. Telephone reservations for space shall be treated in all respects as written orders, and all conditions including those relating to cancellation periods will apply as though the orders were in writing at the time of the telephoned order.

19. The contract shall be construed under and governed by the law of England and the parties hereby submit to the exclusive jurisdiction of the English courts.