

Digital Ratecard

2026

Trustmedia

Contextual & first party data packages

Investors

Investors in Funds

Personal Finance

Financial Professionals

B2B

Affluents

Mobility

Sabato

Belegger | L'Investisseur

Homepage Plus

Topscroll expand

Display IO & Programmatic

Partner mailing

Newsletters

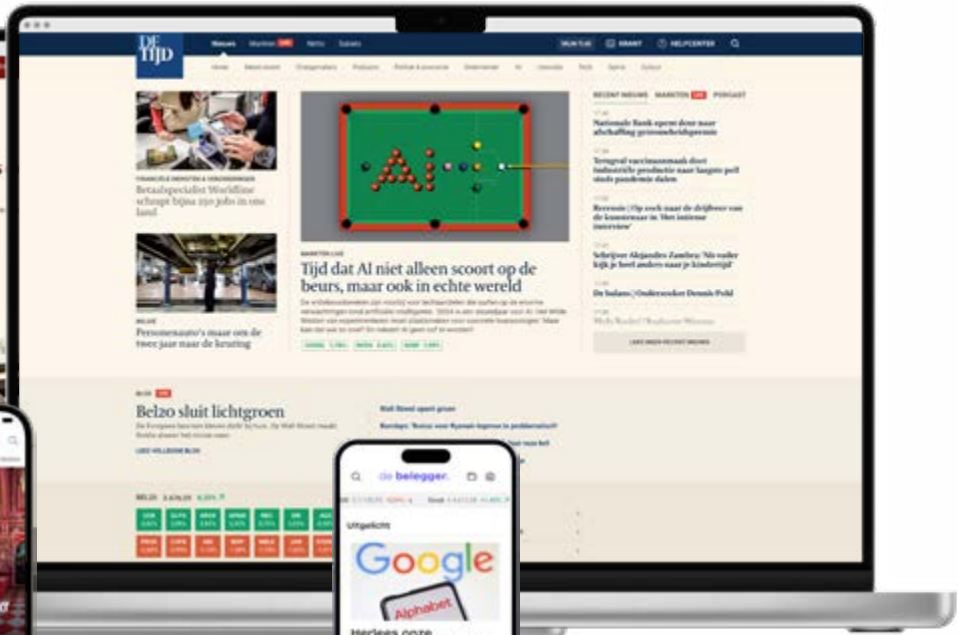
Video

Podcast



Trustmedia Our brands

DeTijd | MijnGeld
L'Echo | MonArgent



SABATO.



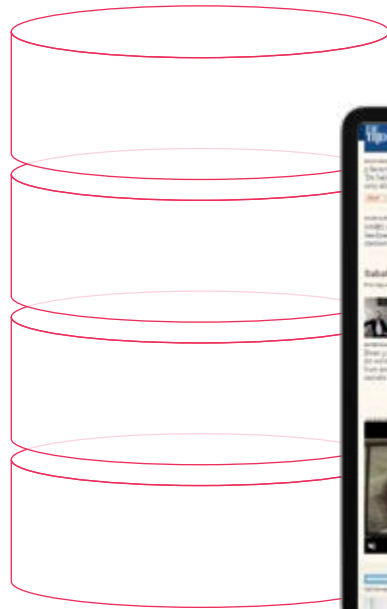
de belegger.
l'investisseur.



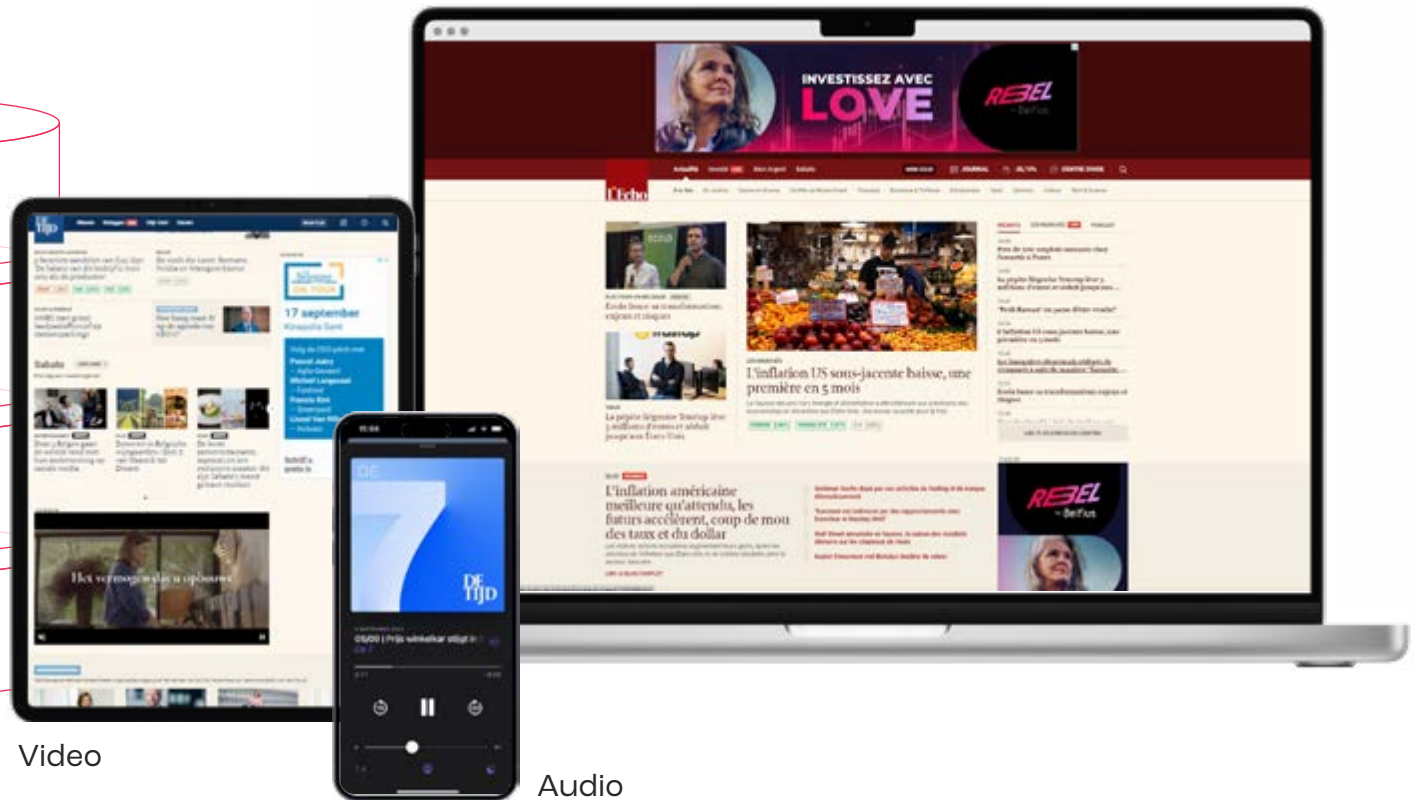
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Our digital offer

Data

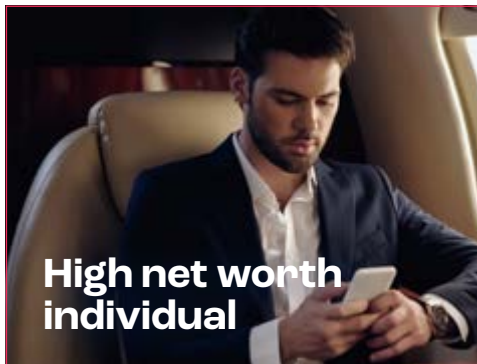


Digital display



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Our audience



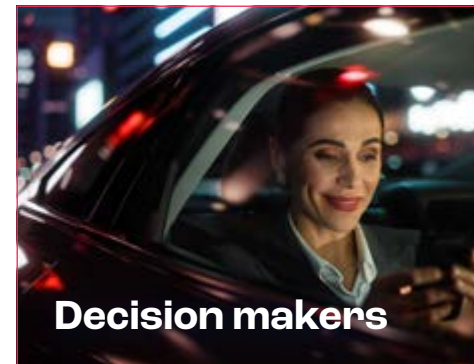
High net worth individual

- **7/10** grew up in above **average wealthy families**
- De Tijd | L'Echo readers own **45% of all financial assets** held by Belgian families



Investors

- **30%** have monthly > **€ 1,000 to invest**
- **9 out of 10** readers are **investors**: 8 out of 10 invest **in funds** and 7 out of 10 in shares
- **1 out of 3** readers of De Tijd | L'Echo has **at least one property** as real estate investment (4x more than av. Belgians)



Decision makers

- De Tijd | L'Echo are **market leader in reach on decision makers**. We reach 7 out of 10 decision makers who read Belgian media
- **3 out of 4** top-level decision makers in Belgian companies read De Tijd | L'Echo for professional goals
- **Highest selectivity** of all Belgian newspaper brands on **upper management** (selectivity: 307)



Entrepreneurs

- **Largest reach** on decision makers in large companies & SME's
- **Highest selectivity** on self-employed of all Belgian newspapers (selectivity: 176)

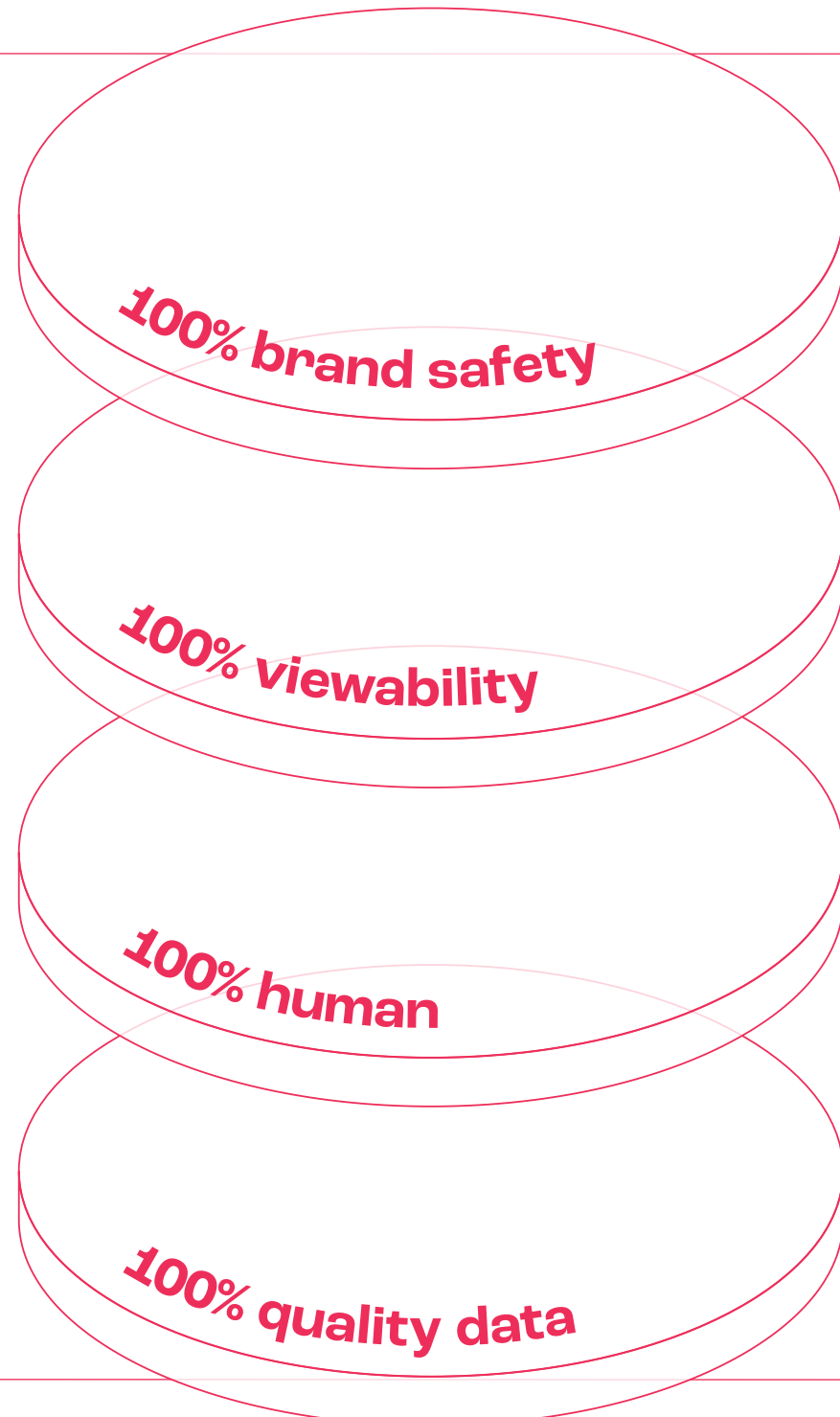


Trustmedia

100% Trust

The Digital Charter: Our digital promise of trust to the advertiser

We guarantee the highest standards in the market, measured by audited specialised partners:



100% brand safety

Your brand appears only in a news context that guarantees the full impact of your campaign.

100% viewability

Your campaign material is 100% visible to our readers.

100% human

Your message is only displayed to real consumers, so no bots.

100% quality data

Your campaign is targeted to qualitative audiences with 100% transparency for the advertiser.



Investors

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|------------------------------|--|--|--|----------------------|----------|----------|
| Investors | This pack targets investors, who more than average, invest money on assets like stocks, bonds and funds. | Contextual data Investors context like Markten Live / Portefeuille / Tools and ADmantX Keywords (e.g. investor / personal investing ...) + First Party data Investors | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 300,000 | € 30,019 | € 25,700 |
| Sustainable Investors | This pack targets investors who prefer sustainable investments. They search for opportunities that provide financial returns but also benefit the environment and society. | Contextual data Investors context like Markten Live / Portefeuille / Tools and ADmantX Keywords (e.g. investor, green solutions & personal investing, sustainability) + First Party data Sustainable Investors | | | € 30,019 | € 25,700 |

Period: At least 1 week



Investors in Funds

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|--------------------------------------|---|---|--|----------------------|----------|----------|
| Investor in Funds | This pack targets investors who spend money on funds. | Contextual data Funds context like Markten Live Funds / Portefeuille / Fund finder / Fund Radar / Tools and ADmantX Keywords (e.g. personal investing, financial funds etc.) + First Party data Investors in funds | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 275,000 | € 27,517 | € 23,600 |
| Investor in Sustainable Funds | This pack reaches investors who prefer sustainable fund investments. They search for opportunities that provide financial returns and also benefit the environment and society. | Contextual data Funds context like Markten Live Funds / Portefeuille / Fund finder / Tools and ADmantX Keywords ((e.g. green solutions & personal investing, financial fund, sustainability, green funds etc.) + First Party data Sustainable Investors in funds | | € 27,517 | € 23,600 | |

Period: At least 1 week



Personal Finance

| Package | Description | Targeting | Formats | Viewable Impressions | Bruto | Net |
|--|--|---|---|----------------------|----------|----------|
| Retail savers & investors | Readers of tijd.be lecho.be look for smart money management strategies. Retail savers and investors have online investment portfolios from €10.000 to €499.000, hold similar amounts in savings, or earn a net monthly income of €3.000. | Contextual data Personal Finance context like Mijn Geld Mon Argent, Personal Finance and ADmantX Keywords (e.g. consumer banking, personal finance etc.) + First Party data Retail Savers & Investors | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 150,000 | € 14,833 | € 13,200 |
| Retail savers & investors + newsletter Geldtip Conseil d'Argent | Expand the reach of the target group 'retail savers & investors' with additional context by adding your campaign to the newsletter Geldtip Conseil d'Argent. | Contextual data Personal Finance context like Mijn Geld Mon Argent, Personal Finance and ADmantX Keywords (e.g. consumer banking, personal finance etc.) + First Party data Retail Savers & Investors + Newsletter Geldtip Conseil d'Argent | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU + 300*250 - IMU static | 215,000 | € 20,692 | € 18,000 |

Period: At least 1 week



Financial Professionals

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|---|---|--|---|----------------------|----------|----------|
| Financial Professionals (FinPro) | Reach professionals working in the Belgian Finance sector. | Finance Professional Profiles | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 275,000 | € 36,701 | € 26,600 |
| Financial Professionals (FinPro) + partner mailing | You can reach additional professionals working in the Belgian Finance sector by adding a dedicated partner e-mailing to your mediaplan. | Finance Professional Profiles + Declared opt-in Fin-Pro | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU + Html-mailing - Partner mailing | 280,550 | € 42,938 | € 31,200 |

Period: At least 1 week



Entrepreneurs

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|-----------------|--|--|--|----------------------|----------|----------|
| Business | Our business package guarantees your brand will be prominently featured in major business news, reaching entrepreneurs from different sectors in the Belgian market. | Contextual data Section Business + ADmantX (e.g. entrepreneurs, business, etc.) + First Party data Entrepreneurs | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU -- | 300,000 | € 30,019 | € 26,100 |
| SME | This package targets small and medium enterprises, using company size data derived from Openthebox and matched with the logged-in users of tijd.be and l'echo.be | Contextual data Section Business + ADmantX (e.g. entrepreneurs, business, etc.) + First Party data Company size based on Openthebox data | | 120,000 | € 12,017 | € 11,200 |

Period: At least 1 week



Entrepreneurs

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|------------------------|--|---|--|----------------------|----------|----------|
| Sustainability | Our sustainability package focuses on readers who are deeply interested in environmental issues and sustainability. | Contextual data Sustainability context (ESG District) + ADmantX e.g. Green solutions & environment, green solutions & industries etc. + First Party data Sustainability audience | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU -- | 300,000 | € 30,019 | € 26,100 |
| Human Resources | This package is aimed at audiences highly interested in trends, developments, and major changes in the field of HR and people management | Contextual data Section HR, Talent District + ADmantX e.g. career, executive leadership etc. + First Party data HR audience | | 150,000 | € 15,009 | € 14,100 |
| Technology | Our technology package connects with an audience eager to stay updated on technological advancements and innovations. | Contextual data Section tech + ADmantX e.g. technology, computing, etc. + First Party data Tech and Media audience | | 300,000 | € 30,019 | € 26,100 |

Period: At least 1 week



Affluents

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|------------------|---|---|--|----------------------|----------|----------|
| Affluents | This pack reaches wealthy readers with portfolios and assets valued at over €500.000. We identify them through criteria like their online investment activities, monthly income, savings, professional status, reading habits, etc. | Contextual data High Net Worth individuals context like Wealth, Luxevastgoed.be and ADmantX Keywords e.g. luxury cars, business travel, luxury goods etc. + First Party data Affluent individuals* | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 300,000 | € 29,163 | € 24,800 |

Period: At least 1 week



Mobility

| Package | Description | Targeting | Formats | Viewable Impressions | Gross | Net |
|---|---|---|--|----------------------|----------|----------|
| Business Package | Our business package guarantees your brand will be prominently featured in major business news, reaching entrepreneurs from different sectors in the Belgian market. Our first-party data allows you to reach entrepreneurs with a high interest in automotive solutions. | Contextual data Section Business on tijd.be/lecho.be and ADmantX Keywords (e.g. entrepreneurs, business etc) + First Party data Entrepreneurs & Automotive fans | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 215,000 | € 21,513 | € 18,800 |
| Electric Vehicles Package | The Electric vehicles pack targets an audience interested in electric cars and related topics such as changing infrastructure, economical benefits, regulations etc. | Contextual data On tijd.be/lecho.be ROS with ADmantX Keywords on Automotive and Electric vehicle + First Party data Electric cars and Charging stations | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 215,000 | € 21,513 | € 18,800 |
| AMS Package (Alternative Mobility Solutions) | This packages target an audience highly interested in alternative mobility solutions including e-bikes, public transportation etc. | Contextual data On tijd.be/lecho.be with News & Business section and ADmantX Keywords + First Party data Mobility | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU | 150,000 | € 15,009 | € 12,400 |

Period: At least 1 week



SABATO.

Sabato.be

| Package | Description | Targeting | Formats | Impressions | Gross | Net |
|--|---|---|--|---|----------|----------|
| 3AD 100% SOV + Video +Sabato Select | These packages target luxury enthusiasts who are always on the lookout for the finest things life has to offer. They seek out the latest trends in high-end watches, jewelry, and fashion, as well as indulge in features covering luxurious living, art, beauty, design, and architecture. | Contextual data: Sabato.be & Sabato Newsletter | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU + 300*250 static - Newsletter Sabato Select 970*500 - High Impact Hangtime Outstream Video | Display: 426,646 estimated impressions Video: 50,000 estimated impressions with average VTR of 41,5% | € 24,983 | € 17,000 |
| 3 AD 75% SOV | | Contextual data: Sabato.be | 970*250 - Billboard 840*150 - Large Leaderboard 728*90 - Leaderboard 320*100 - Mobile Leaderboard 300*600 - Half Page 300*250 - IMU 970*500 - High Impact Hangtime | Display: 313,125 estimated impressions | € 16,386 | € 12,250 |
| 3 AD 50% SOV | | | | Display: 208,750 estimated impressions | € 10,924 | € 9,000 |
| 3 AD 25% SOV | | | | Display: 104,375 estimated impressions | € 5,462 | 5,000 |

Period: At least 1 week



De Belegger | L'investisseur

New Advertising Opportunities to reach Investors

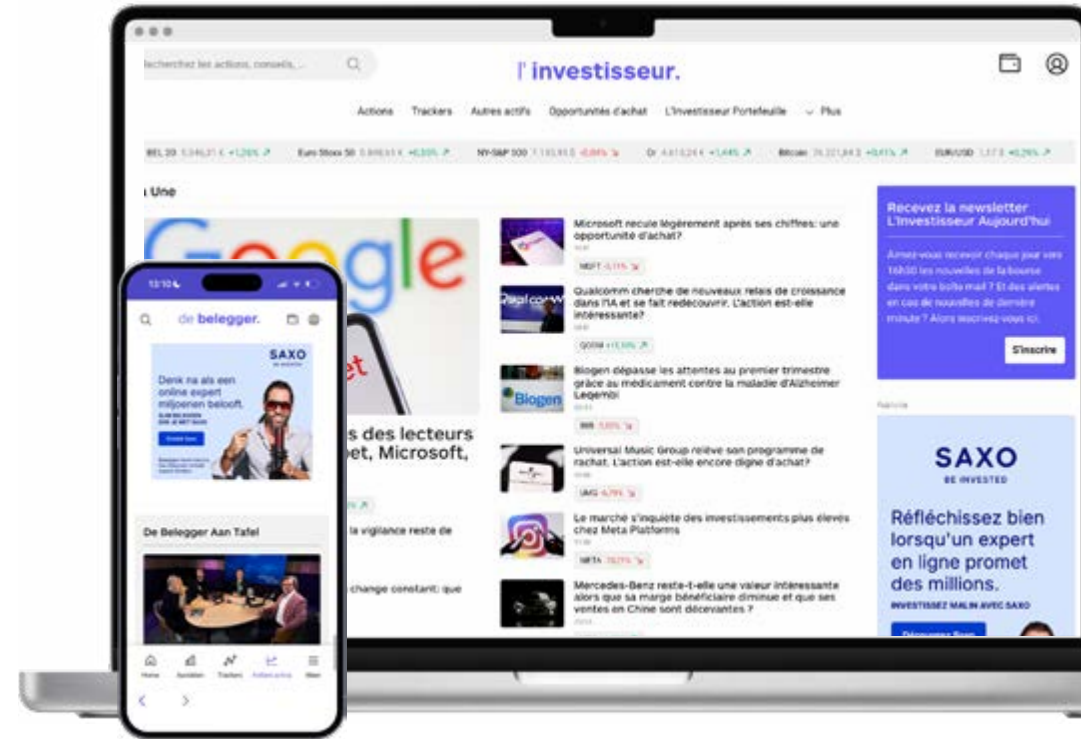
Since their founding in 1984, De Belegger and L'Investisseur have become the leading magazine and platform for retail investors in Belgium.

Our numbers speak for themselves:

13,400 subscriptions, with **9,000** active digital users. **1,000,000** page views per month, demonstrating the value of our content. A team of **7** experienced analysts actively monitoring **300** stocks and **200** trackers.

What sets us apart?

In-depth analysis: We offer thorough analyses and insights to help investors make wellinformed decisions.
Proven results: Our approach delivers an average return of 8%, ensuring strong outcomes for our investors.



Rates (VAT excl.)

| Offer | Formats | Place | Period | SOV | Estimated impressions | Gross | Net |
|---------------|------------------------|----------|---------|-------------------|-----------------------|----------|----------|
| Pack 1 | Top + Mid 1 (rotation) | ROS | 2 weeks | 33% ROS | 113.200 | € 10.377 | € 10.350 |
| Pack 2 | Top + Mid 1 (rotation) | HP + ROS | 1 week | 100% HP + 50% ROS | 165.000 | € 15.126 | € 13.950 |
| Pack 3 | Top + Mid 1 (rotation) | HP + ROS | 2 weeks | 100% HP + 50% ROS | 330.000 | € 30.252 | € 24.950 |



Homepage Plus (Flex)

Let your advertising shine on the first page users see when they enter our pages by choosing for the Homepage Plus (Flex) model.

- The Homepage Plus model allows you to reach the readers who enter our websites via the homepage and those who by-pass the homepage and enter our sites via external links (social media, newsletters ...)
- The Flex model lets you spread your SOV and budget over several weekdays.

Instead of one day at 100% SOV, choose

- 2 days of 50% each day,
- 3 days of 33% each day,
- 4 days of 25% each day,
- 5 days of 20% each day.

Rates (VAT excl.)

| Homepage plus | weekday | weekdays + flex | weekend |
|--|-----------------|-----------------|-----------------|
| TOP* | | | |
| Estimated impression (100% SOV) | 400,000 | 400,000 | 282,000 |
| Rates | € 20,500 | € 20,500 | € 14,500 |
| MID** | | | |
| Estimated impression (100% SOV) | 295,000 | 295,000 | 192,000 |
| Rates | € 15,400 | € 15,400 | € 10,100 |
| Roadblock (TOP + MID) | € 29,800 | € 29,800 | € 20,500 |
| Roadblock (TOP & MID) + Outstream Video | € 30,700 | € 30,700 | € 22,100 |



*Top: billboard, large leaderboard, leaderboard & mobile leaderboard



Topscroll expand

| Package 1 | Impressions | Gross | Net |
|--|-------------|----------|----------|
| High Impact (Topscroller & Hangtime) tijd.be & lecho.be ROS with 1 cap/week | 330,000 | € 39,768 | € 34,500 |

| Package 2 | Impressions | Gross | Net |
|--|-------------|----------|----------|
| High Impact (Topscroller & Hangtime) tijd.be & lecho.be ROS with 1 cap/week | 300,000 | € 36,153 | € 30,300 |
| Outstream Package (2 weeks) | 250,000 | € 23,300 | € 10,850 |
| | 550,000 | € 59,328 | € 41,150 |

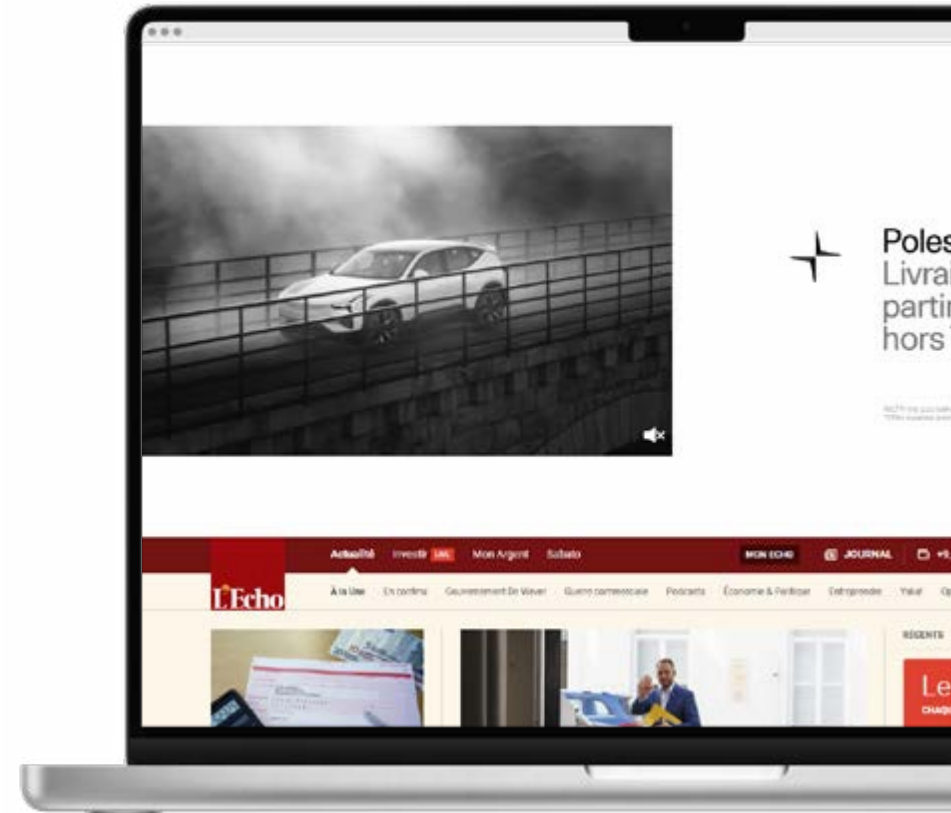
| Upgrade Sabato 3AD | Impressions | Gross | Net |
|---|-------------------------------------|----------|----------|
| Upgrade Sabato 3AD package with Topscroll expand | 10,000 on top of 3AD see p.16 | € 26,083 | € 17,750 |

Exclusive set-up for topscroll:

1 advertiser / Week

Run of site - CAP 1

- Website Mechanism: The element is positioned at the top and expands when hovered over with the mouse. It remains sticky at the top while scrolling.
- Application Mechanism: While scrolling through the app, an in-article "hangtime" ad appears





Display IO & Programmatic

Rates (VAT excl.)

| | iO | Preferred deal (CPM) | Guaranteed deal (CPM) |
|---|-----------------------|--|--|
| RON | € 61 | € 21 | € 27 |
| ROS (tijd.be and/or lecho.be) | € 74 | € 26 | € 32 |
| sabato.be | € 93 | € 32 | Not available |
| luxevastgoed.be or immodeluxe.be | € 62 | € 32 | € 40 |
| Additional fee | | | |
| Contextual targeting | +25% | +25% Example: tijd.be + context = 25 + 6.5 = € 32.5 | +25% Example: tijd.be + context = 32 + 8 = € 40 |
| First party data targeting | +40% +50% +100% | + 50% Example: lecho.be + 1st party = 26 + 13 = € 39 | + 50% Example: lecho.be + 1st party = 32 + 16 = € 48 |



Display IO & Programmatic

| | Our well-known digital range | Programmatic buying | |
|--------------|---|---|---|
| | Insertion Order (iO) | Preferred deal | Programmatic guaranteed |
| Pricing | Fixed vCpm | Fixed eCpm | Fixed eCpm |
| Data | 1 st Party data & qualitative contextual data | 1 st Party data & qualitative contextual data | 1 st Party data & qualitative contextual data |
| Viewability | 100% viewability quaranteed by our digital charter | Average benchmark X | Average benchmark X |
| Brand safety | 100% brand safety by Trustmedia | Advertisers' brand safety | 100% brand safety by Trustmedia |



Display IO & Programmatic

Available data

| Segment | IO / Programmatic Guaranteed | Programmatic Preferred Deal |
|--------------------------|------------------------------|-----------------------------|
| Gender | X | X |
| Province | X | X |
| Company Size | X | |
| Sector | X | |
| Function | X | |
| Departement | X | |
| Investors | X | X |
| Investors in Stock | X | |
| Investors in Funds | X | |
| Investors in Real Estate | X | |
| Financial professionals | X | |
| Personal finance | X | |
| Entrepreneurs | X | X |
| Automotive fans | X | X |
| HR | X | X |
| Tech fanatics | X | X |
| Art Lovers | X | X |
| Luxury & Lifestyle fans | X | X |
| Affluent individuals | X | |
| Sustainability | X | |
| Tailor-made Audiences | X | |



Partner mailing

Communicate with your customer one-to-one via our database of 150,000 high quality business contacts. An e-marketing campaign targeting prospects with real potential, namely readers of L'Echo | De Tijd strengthens your campaign. The GDPR-proof database is comprised of registered readers of L'Echo | De Tijd (opt-in addresses).

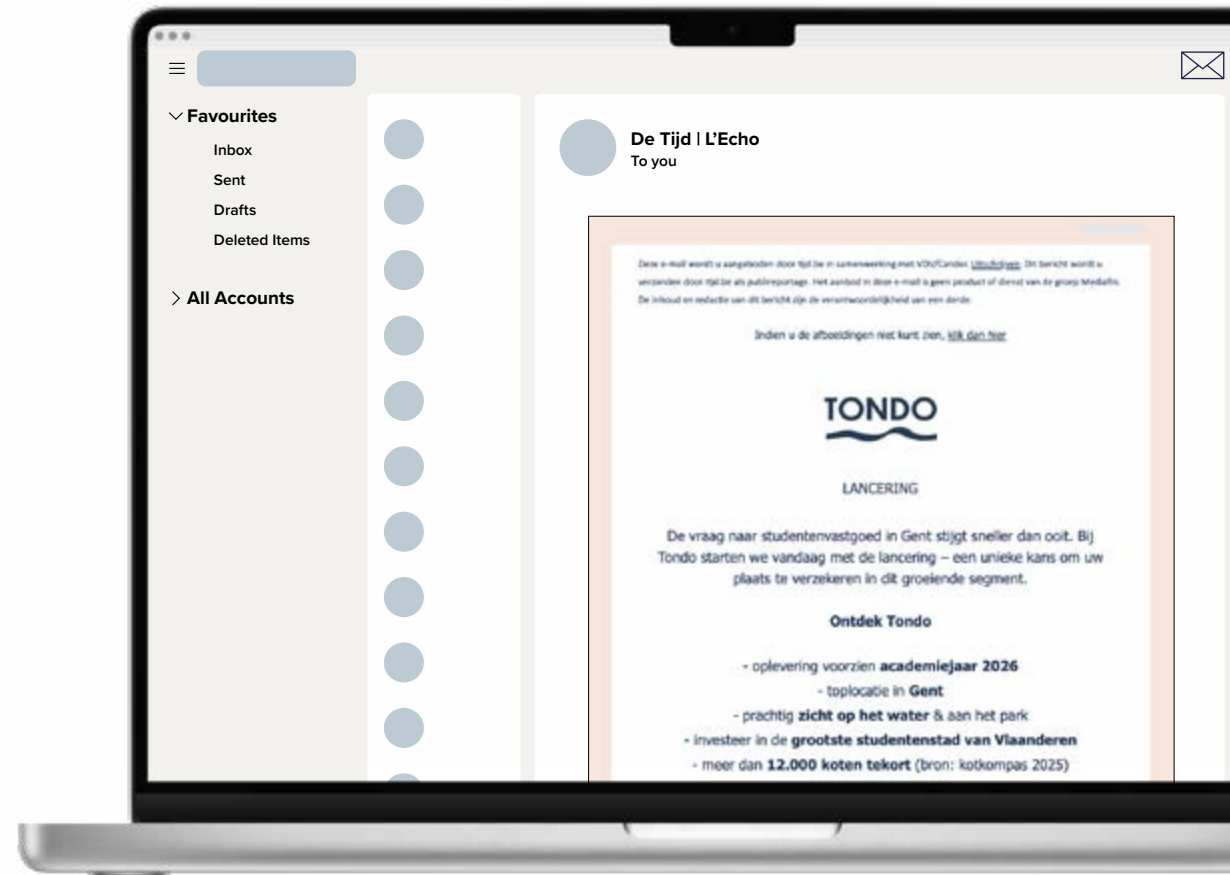
We can target

- Company size
- Location
- Gender
- Subscription
- Portfolio
- Audience segments

Rates (VAT excl.)

| One to one | Addresses | Price/address |
|------------------|-----------|---------------|
| E-mailing | < 20,000 | € 1 |

Design of the mail by Trustmedia: 500€ per mailing



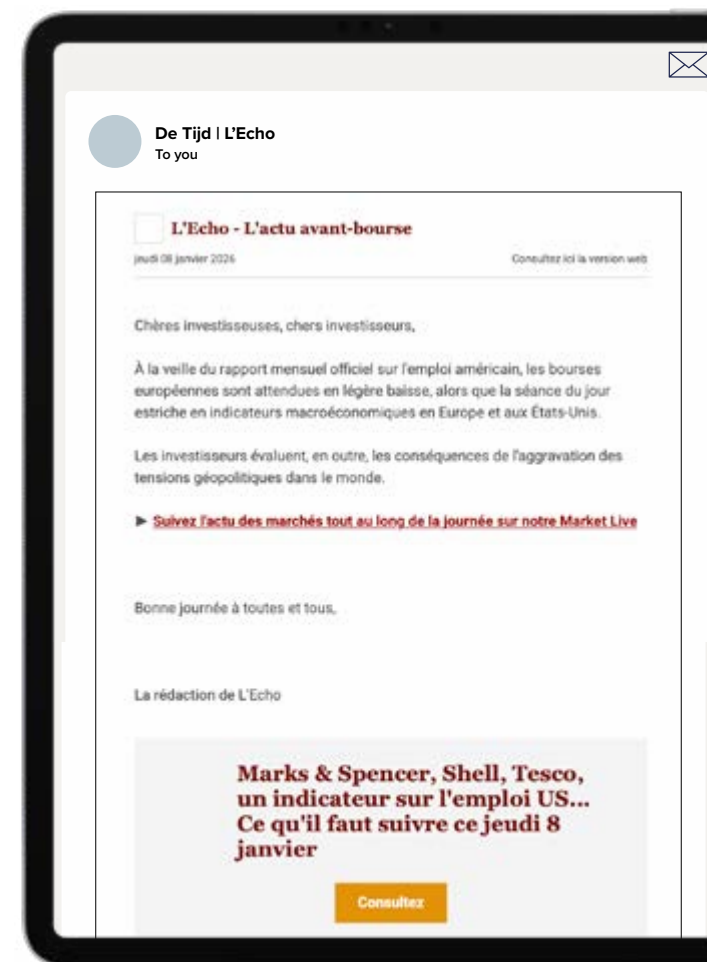


Newsletters

Our newsletters bring the news towards our readers. These daily/weekly appointments with only the best and most actual editorial content, are important traffic drivers. As they are GDPR-proof, you are sure to touch only those who really subscribed for these newsletters.

Rates (VAT excl.)

| | registrations* | format | frequency | price |
|---|----------------|--------|------------|---------|
| L'Echo La Matinale – De Tijd Vandaag | 283,242 | IMU | 1 day | € 6,700 |
| L'Echo L'actu à Midi – De Tijd Middag | 31,771 | | (Monday | |
| L'actu du Jour – De Tijd Avond | 43,090 | | or | |
| Daily updates on news, politics & business | | | Tuesday) | |
| L'Echo Weekend – De Tijd Weekend | 281,182 | IMU | 1 day | € 5,300 |
| Weekly update on business, weekend stories, Sabato & Netto Mon Argent | | | (Saturday) | |
| L'actu avant-bourse + Le point après-bourse | 157,350 | IMU | 1 day | € 5,900 |
| Voor de bel + Na de bel | 159,181 | | (weekday) | |
| Update twice a day on stock market and personal stock portfolio (before and after the stock market trading hours) | | | | |
| L'actu des Fonds – Fondsen Deze Week | 49,600 | IMU | 1 day | € 1,000 |
| Daily update on stock market and personal funds portfolio | | | (weekday) | |
| Conseil d'Argent – Netto Geldtip | 74,454 | IMU | 1 day | € 1,400 |
| Daily newsletter with tips & tricks on personal finance | | | (Monday | |
| | | | until | |
| | | | Friday) | |
| Nieuw op Sabato.be - Sabato Select | 46,315 | IMU | 1 day | € 900 |
| Weekly newsletter with must-reads on luxury & lifestyle | | | (Friday) | |
| De Tijd Immo - L'Echo Immo | 68,411 | IMU | 1 day | € 1,300 |
| Weekly newsletter with the latest real estate news | | | (Tuesday) | |



* Number of registrations, on average.



Video

Outstream Video

Our Outstream Video format allows you to embed a video in an editorial article on tijd.be and/or lecho.be. The video starts to play as soon as 50% of it is visible onscreen, the video pauses when users cannot see it, and resumes when it is in view again.

tijd.be | L'echo.be package*

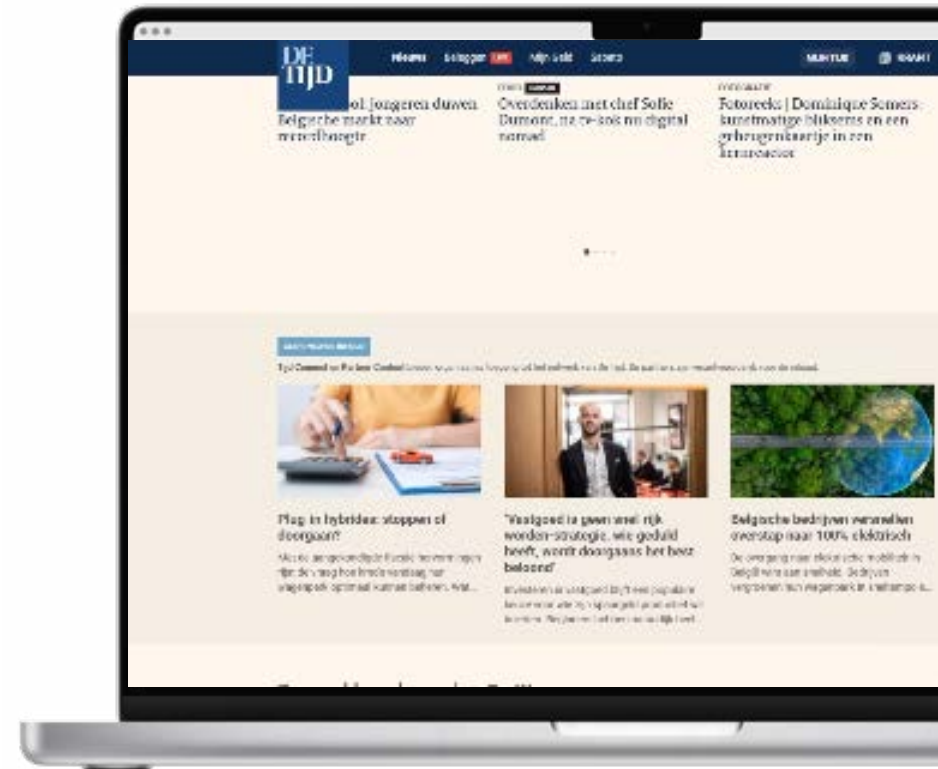
| | |
|--------------------|---------------------|
| Impressions | 500,000 |
| 100% Views | 232,500 |
| Language | 80% NL – 20% FR |
| Timing | 3 weeks |
| Average VR | 46,50%, max. 15 sec |
| Media Value | €46,600 |
| Budget Net | €21,700 |

Only pay for what is seen!

Luxury & Lifestyle Package

| | |
|--------------------|---------------------|
| Impressions | 205,000 |
| 100% Views | 85,075 |
| Language | 80% NL – 20% FR |
| Timing | 4 weeks |
| Average VR | 41,66%, max. 15 sec |
| Media Value | €24,000 |
| Budget Net | €10,000 |

Only pay for what is seen!



*NL Only language targeting: € 21,700 = 400.000 impressions
 ** Split NL-FR can be 80-20 when inventory is sold out



Podcast 2026

Rates (VAT excl.)

| | Estimated downloads | Budget - Net |
|--|---------------------|--------------|
| Daily 'De 7' & 'Le brief' | | |
| January | 1.000.000 | €93.000 |
| February | 1.000.000 | €93.000 |
| March | 1.000.000 | €93.000 |
| April | 1.000.000 | €93.000 |
| May | 1.000.000 | €93.000 |
| June | 1.000.000 | €93.000 |
| July | 850.000 | €80.000 |
| August | 850.000 | €80.000 |
| September | 1.050.000 | €99.000 |
| October | 1.050.000 | €99.000 |
| November | 1.050.000 | €99.000 |
| December | 900.000 | €85.000 |
| Weekly 'Beursvoyeurs' & 'Tracker' | | |
| 3-4 months exclusive sponsoring | | €200.000 |

Daily



Weekly



*Details & Production cost in addendum



Native podcast

Your own native podcast

Share your expertise and claim thought leadership with your own native podcast or podcast series. Your podcast will be distributed on tijd.be and lecho.be and via the various podcast platforms.

A comprehensive activation campaign ensures impactful traffic to your podcast.

Rates

on request

Article on paper



Native



Online article



Podcast production material

Production cost

(in euros, excl. VAT)

Editing existing material Technical cost

| | |
|------------------------------------|-------|
| Production prerolls Daily * | 3.500 |
|------------------------------------|-------|

| | |
|-----------------------------------|-------|
| Production postrolls Daily | 5.000 |
|-----------------------------------|-------|

* 1 set = 1 NL + 1 FR

Native stitch Technical cost

| | |
|---|----------------------|
| Mandatory creation by Mediafin | 5.000 per 180 sec |
|---|----------------------|

Production is based on a script delivered by the advertiser, media or creative agency.

Prerolls should always have a link to our Daily Podcast 'De 7' or 'Le Brief'.

The script must be delivered minimum 14 days before the start of the campaign. It will be produced after approval by Orson.





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Update 01/2026

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beyond advertising

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trustmedia.be