



Mon Argent | Netto

Personal finance magazine

The ultimate point of reference for personal finance

Mon Argent | Netto, the **personal finance** section in L'Echo | De Tijd, is aimed at a broad audience with the right mindset: **people who are actively looking for the smartest ways to manage their money.**

Newspaper section & magazine

- **Every Saturday**, Mon Argent | Netto is published in the L'Echo | De Tijd business newspapers as a personal finance section covering the hot topics of the past week
- **Seven times a year, on a Saturday**, Mon Argent | Netto is published as **a separate magazine** included with every weekend copy of L'Echo | De Tijd

Editorial topics

Mon Argent | Netto guides its readers through **key moments** in their lives: from **conscious money management** and **investing** to **real estate** and **tax tips and retirement and inheritance** advice.

Cross-media approach

Mon Argent | Netto opts for a cross-media approach. Every week, Mon Argent | Netto covers current topics and every month the magazine focuses on top content. In its digital format, Mon Argent | Netto offers tools such as the Pension Coach and more **high-quality online reach via netto.be | monargent.be**

Calendar*

Date	Title	Booking	Content
21 January	Investors Guide	5 January	11 January
11 March	Real estate Guide I	23 February	1 March
29 April	Pension Guide	13 April	19 April
20 May	Tax Guide	3 May	10 May
2 September	Succession Guide	17 August	23 August
21 October	Real Estate Guide II	5 October	11 October
16 December	Your money in 2023	30 November	6 December

*Calendar subject to editorial changes

Mon Argent | Netto key figures



Publication date
in De Tijd | L'Echo



Language
French (L'Echo) + Dutch (De Tijd)



Print + digital run
133,580



Monthly contacts
892,000*
(total brand)

Key readership figures



1 in 4 readers is **under 35**



Average financial assets of **€ 700,000** (five times more than the average Belgian)



Les lecteurs possèdent **43% du patrimoine financier belge**



8 in 10 is **responsible for purchasing** financial products within their household



Readers choose their bank based on the **benefits offered** (selectivity 136)



Readers have **good insight** into the costs and returns of their financial products (selectivity 144)

Source: CIM 2021; The Belgians and their Money, Kantar 2021 ; Declaration on honour, CIM jan - dec 2021

Magazine rates & formats

Print

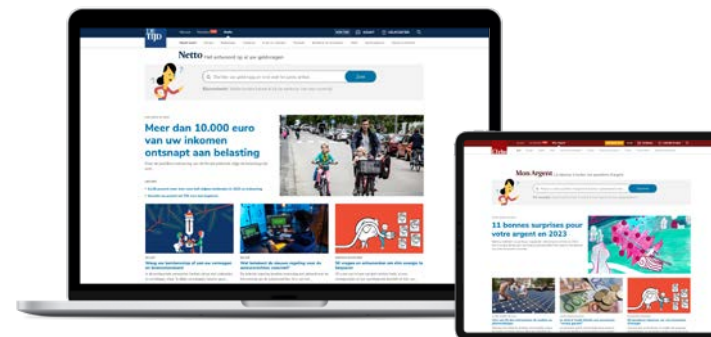
Rates

(in euros, excl, VAT)

	Nationwide	Mon Argent	Netto
2/1 page	30,460	13,360	21,250
1/1 page	15,390	6,810	10,680
1/2 page	11,300	5,090	7,750
cover 4	21,540	9,530	14,950
cover 3	18,780	8,310	13,030
cover 2	20,780	9,190	14,420
FRHP (prima posta)	19,080	8,440	13,240
specific placement	18,160	8,040	12,600
Creative advertising	Custom creative formulas (native content, tabernacle, half wrap, gatefold etc.),		

Formats

	bleed (with 5 mm trim all around)
2/1 page	297mm H x 420mm W
1/1 page	297mm H x 210mm W
1/2 horizontal	148.5mm H x 210mm W
1/2 vertical	297mm H x 110mm W



Online

Live Context & Behavioural Targeting Personal Finance

(in euros, excl. VAT)

Your advertising in the specific online context of lecho.be | tijd.be. Target an online users-segment composed of first party data of lecho.be | tijd.be. We distinguish amongst our readers a "retail segment" with active users having a portfolio and value between €50K and €300K.

	Impact display	Retail Savers & Investors	Retail Savers & Investors + Newsletter
PAGEVIEWS		150,000	212,845
CONTEXT			
lecho.be tijd.be - 1 week* on Personal Finance Context**		x	x
AUDIENCE			
lecho.be tijd.be - 1 week* on Retail Investors***		x	x
Newsletter Geldtip Conseil d'Argent		-	x
Net value		11,960	16,500
Gross value		13,400	18,800

* Period: possibility to prolong period (f.e. 2 weeks)

** Personal Finance Context: : Mon Argent | Netto, Personal Finance + AdmantX

*** Audience: Retail Savers & Investors

Technical specifications & general terms and conditions

Conditions Magazines

- Trustmedia has the right to place a number or other sign with the Advertisement, or otherwise make it clear that it is an Advertisement or advertorial.

Cancellation

- From eight (8) weeks before placement, if an Advertisement is cancelled, 100% of the fees specified in the Order Form will be charged.
- In case of cancellation of one or more Advertisements of an advertising campaign or a continuing performance contract, the volume discount (if any) allowed will be reviewed and invoiced in respect of the Advertisements already published.
- Costs already incurred by Trustmedia will be charged to the Advertiser in any case, regardless of the cancellation period and in addition to the cancellation fee (described above).
- The editors reserve the right to refuse the Advertisement.

Branding

Advertising Material can only relate to the Advertiser itself. The mention of the (trade) name and/or logo of a third party is not allowed, except with Trustmedia's written permission and payment of a surcharge of 15% in respect of the fees specified in the Order Form.

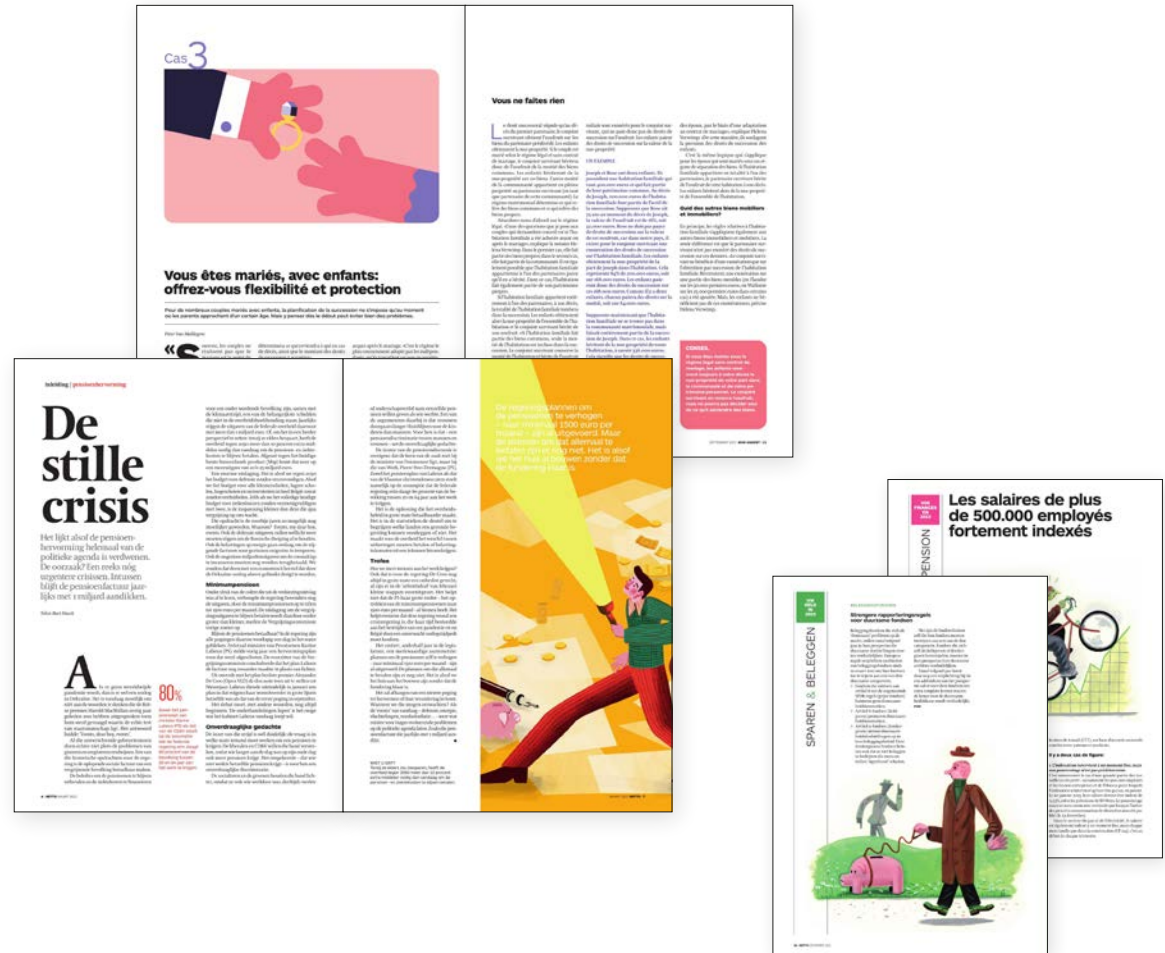
Additional services

The Rates for the creation and layout of an Advertisement, the translation, the printing work or the delivery of newspapers can be requested from Trustmedia.

Material delivery Print-ready Material

Upload via the personalised link in the email you receive from 15 days prior to publication.

Material to be created
Please send your content to advops@mediain.be



Specific conditions

Cover policy

- An option on a cover automatically expires four (4) weeks before placement.
- If another Advertiser - more than four (4) weeks before the placement - seeks a reservation for the same specific placement, the option holder shall have twenty-four (24) hours from notification thereof to lift the option.
- Are always given priority for cover placement, even in the case of a booking confirmed by Trustmedia (in the order shown below):
 - *Creative formulas (and C2 + RP)
 - *National Advertisements
 - *Sector Advertisements in specials (such as Fashion, Interiors and Watches, among others)

Conditions online advertising

- Roadblock/Roadblock+ takes precedence over all other homepage formats. This means that in case of scarcity, Roadblock will be placed first. The other homepage formats are applied to any positions then available.
- Trustmedia aspires to ensure that the websites and applications on which it offers online Advertisements are available to visitors, but does not guarantee that these websites and applications will be available at all times, uninterrupted and in full. Trustmedia reserves the right to block or decommission the websites and applications unannounced for maintenance, modification or improvement, or to modify, expand, delete or otherwise change the website or application. Trustmedia is not liable for any damages arising as a result.
- If a measurement system needs to be used to determine the fee of an online advertising campaign, Trustmedia's measurement system will be used. By industry standards (www.iab-belgium.be), a difference of up to 10% between the ad impressions measured by both parties

will not be considered unusual and will not trigger a review of the fee. If the difference between the ad impressions measured by both parties exceeds 10%, Trustmedia and the Advertiser will jointly investigate the cause of the difference with the aim of resolving it. As long as the cause of the measurement difference is not found, Trustmedia's measurement results shall be used to determine the fee.

- The Advertiser may only collect the following anonymous metadata using cookies, scripts or by other means: (i) how often the Advertisement has been viewed (number of views), (ii) the number of clicks and (iii) the following data: the screen resolution used, the browser used, the operating system used and which part of the Advertisement has been viewed in which period. Subject to the foregoing, the Advertiser is not permitted to collect information, store information or access information from users of Trustmedia's websites and applications via cookies, scripts or by any other means. More specifically, the collection of information for the purposes of retargeting, audience

targeting and behavioural targeting, information about users' behaviour on Trustmedia's websites or applications is not permitted without Trustmedia's prior written consent.

Cancellation

- If a digital advertising campaign is cancelled, Trustmedia will work with the Advertiser to find a common solution. From ten (10) working days before the placement, in case of cancellation, 100% of the fees specified in the Order Form will be charged.
- In case of cancellation of one or more Advertisements of an advertising campaign or a continuing performance contract, the volume discount (if any) allowed will be reviewed and invoiced in respect of the Advertisements already published.
- Costs already incurred by Trustmedia will be charged to the Advertiser in any case, regardless of the cancellation period and in addition to the cancellation fee (described above).



Contact us

Geert Spapen

Business Partner Finance
geert.spapen@trustmedia.be
+32 (0)2 422 05 25

Els Pauwels

Senior Account Manager Finance
els.pauwels@trustmedia.be
+32 (0)2 422 05 24

Steven Hermans

Business Development Manager Finance
steven.hermans@trustmedia.be
+32 (0)2 422 05 65