



MEIN GELD MEDIA KIT

Print 2026

Prices valid from 1 January 2026

WHY SHOULD YOU WORK WITH MEIN GELD MEDIEN GRUPPE?

OUR PREMIUM PARTNER FOR PREMIUM TARGET GROUPS

01 REACH

We reach more than 200,000 readers a month, online and via print.

02 TARGET GROUP

Mein Geld's investment magazine is read by institutional investors, consultants within the German investment industry as well as brokers of the insurance industry.

03 OPINION LEADER

Given its investigative approach, Mein Geld's investment magazine is among the most trusted investment magazines in Germany and is also among the magazines longest in business.

04 A PROMISE TO KEEP

Mein Geld's investment magazine identifies what drives the investment and insurance industry and selects and recommends critical assets.

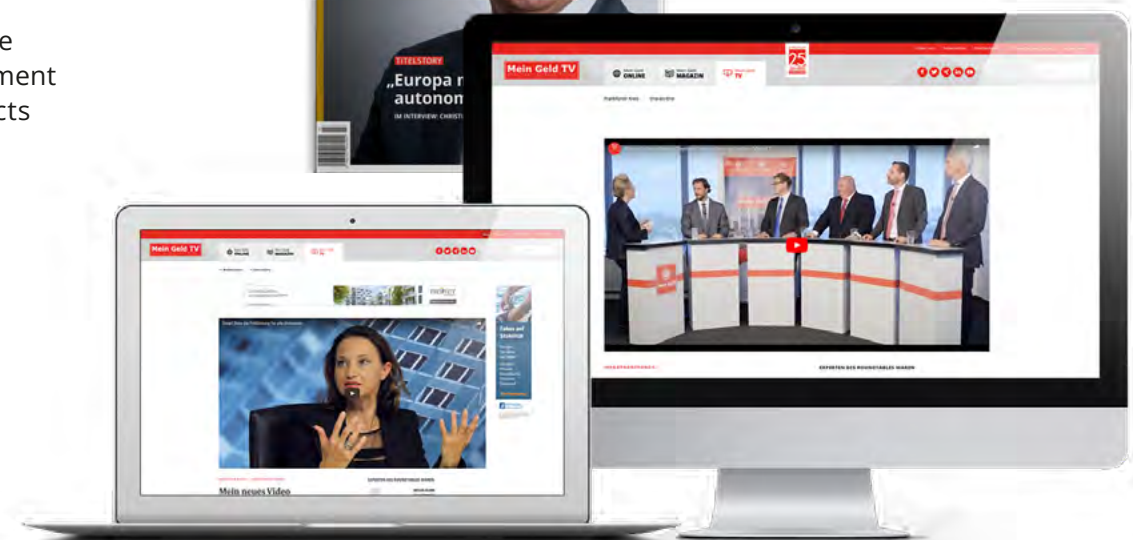
COOPERATIONS WITH

Handelsblatt

WirtschaftsWoche



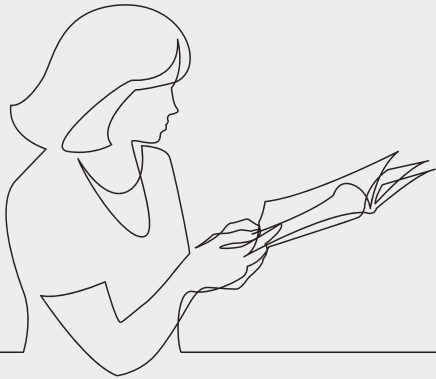
t-online.



FOUR CHANNELS. ONE REACH.

MEIN GELD MEDIEN GRUPPE

PRINT

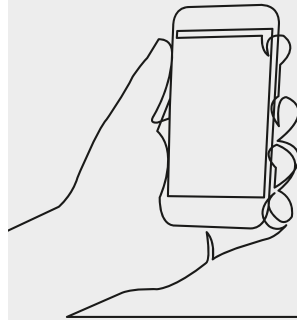


Reach of print

20.000

READERS

ONLINE

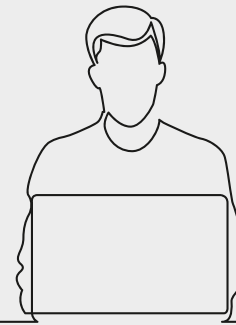


Visitors per year on homepage

253.000

PAGE IMPRESSIONS

TV



Total reach of our cooperation partners online per year

60 m.

CLICKS

EVENTS



More than

1,200 **GUESTS**

at various events with cross-media reach

Pictures: www.shutterstock.com / one line man

SHORT PROFILE

For more than 25 years, Mein Geld embodies independent, first-class journalism dedicated to investment.

The Mein Geld investment magazine presents interesting investment solutions and relevant first-hand editorial content from the insurance industry, committed to be both informal and precise.

Via various digital platforms, Mein Geld promptly informs about crucial news from the financial and insurance world and provides background information and classification.

Every two months, the magazine reaches more than 20,000 readers.



PRINT

Type: **Business magazine**
 In circulation
4 countries: Germany, Austria, Switzerland, Luxembourg
 More than **3,000 copies distributed across institutional clients**, the remaining 17,000 copies go to B2B clients
 Issued **5x a year, 5 euro** a copy



WEBSITE

Unique visitors **23,500**
 Page impressions **2533,000**
 Total reach, including cooperation partners **60 million clicks** per year



TV

Number of produced TV features: **More than 800**
 Distributed via social media and various financing and insurance platforms
 Number of clicks every Roundtable video generates within 3 months (including all links): **10,000**



EVENTS

Initiatoren-Loge
 Assekuranz-Award
 Boutiquen-Award
 Sachwerte Award
 FNG-Siegelverleihung
 Lipper Fund-Award

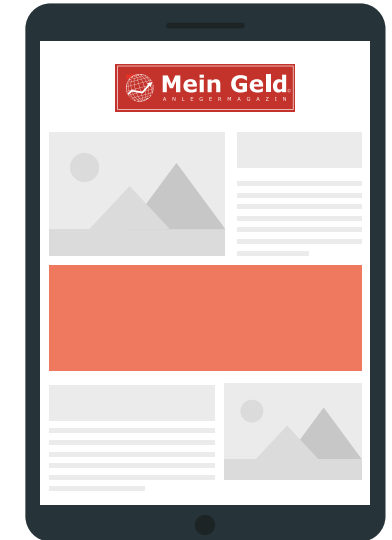
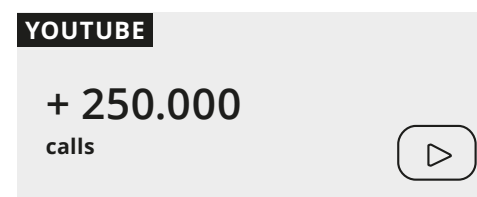
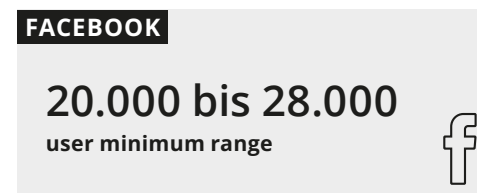
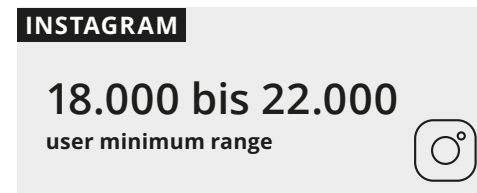
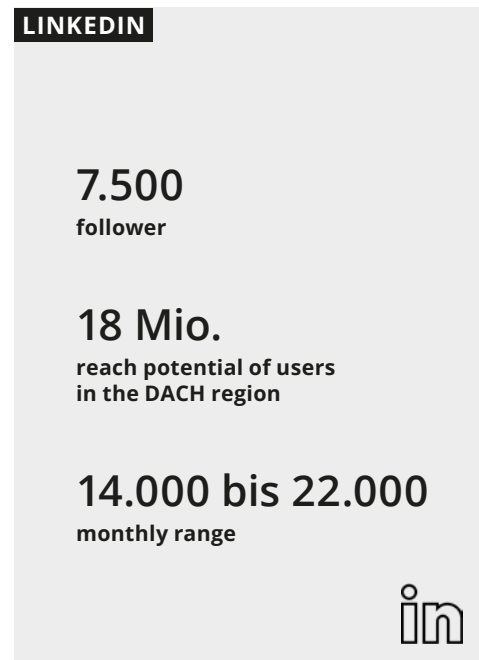
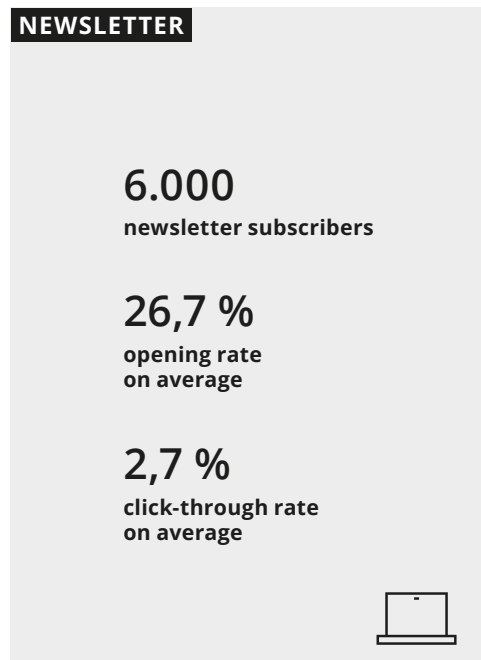
NOTHING REMAINS IN PRINT

The entire magazine is also available online. In addition to an “online advertorial”, there are other options for implementing your article on different platforms. You can find all variants in the online media data.

NEWSLETTER WITH CUSTOMIZABLE TARGET GROUPS

Our newsletter reaches **6,000 subscribers**. Choose from the target groups **Investment**, **Brokers** and **Real Assets**.

MEIN GELD ONLINE IN FIGURES



MEIN GELD-PRINT

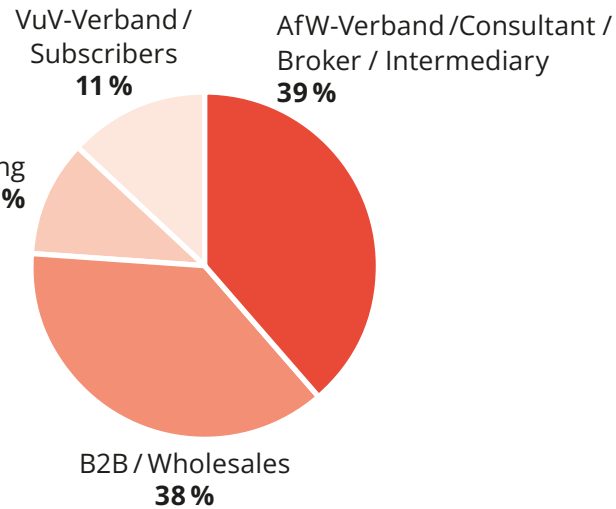


REACH

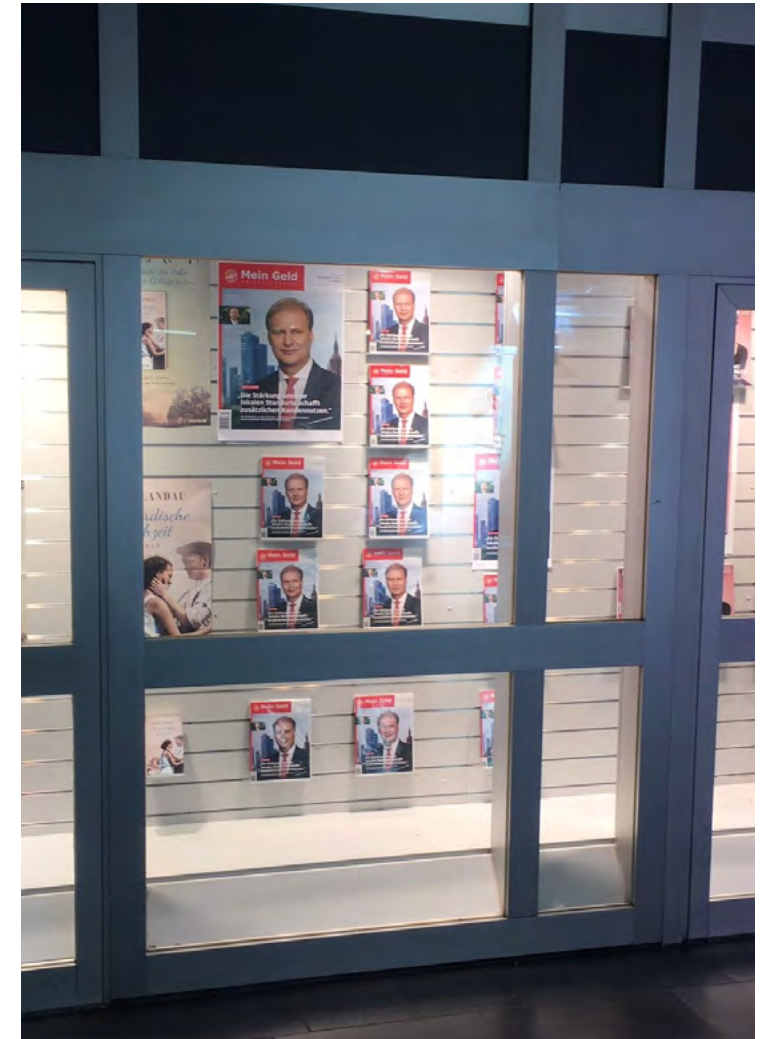
The magazine has a circulation of 20,000 copies, available at news stands in four German-speaking countries

Additional circulation

- AfW (organisation)
- B2B agents
- direct distribution to institutional clients
- VuV (organisation)
- subscribers



4 Distributed circulation in **COUNTRIES**



Window advertising at Frankfurt Central Station

SPOTLIGHTS

SUCCESSFUL DIRECTION OF MEIN GELD MEDIEN GRUPPE

t-online.

t-online
Cooperation with t-online since 2024



Assekuranz Award
Exclusive award for the best Insurance, products and formats



Boutiqen Fonds
Exclusive award for the best boutiques funds



Sachwerte Awards
Exclusive award for the best real asset investments



Auszeichnung 2021
Awarded & recommended by Firmen-TV, in cooperation with Handelsblatt and WirtschaftsWoche



Die Initiatoren-Loge
We bring together the most successful providers of real asset investments with BVI and AfW



FNG
Media partnerships of Mein Geld-Print and Mein Geld-TV with the FNG since 2015



Social Media
Strong social media campaigns via Instagram, Facebook and LinkedIn for our clients



wallstreet:online
Partner since 2010



Lipper Partnerschaft
Media partner Refinitiv since 2011



Focus Online
Print articles are distributed via FOCUS Online



AfW
Partner since 2015



VKS
Partner since 2022



DKM
Media partner of the DKM since 2015



CHARTA
Media partnership since 2023



Finanznachrichten
Partner since 2010



Hidden Champions
We have been a media partner since 2016 of the Hidden Champions Tour



HANSA Champions Tour
Partner since 2023



Mixed Champions Tour
Partner since 2022

Offizieller Partner des



VUV
Member since January 2020 of the VUV Forum

CATEGORIES IN PRINT



With practice-oriented technical essays, interviews, opinions, relevant context, as well as company and product information, Mein Geld informs readers and presents successful concepts and solutions for investors and independent brokers. In addition, the latest trends in the financial and insurance market are presented.

For each category, our qualified specialist editorial team publishes over 200 articles each year – totaling over 800 pages of in-depth specialist knowledge spread over those categories.

The magazine features ca.

200 ARTICLES PER YEAR
= 800 PAGES OF IN-DEPTH SPECIALIST KNOWLEDGE

in those categories.

Open investment funds



Key areas

- company presentation
- guided content investment
- ETF news: market overview
- impact investing
- product explanation
- Lipper data

Tangible assets/ real estate



Key areas

- real estate investment
- regulations
- issuing houses

Brokers/ financial service providers



Key areas

- further education and training
- press activities
- free agents news
- statements from broker associations
- fairs/events
- regulations

Insurance



Key areas

- Tariffs of the month
- guided content insurance
- market studies for insurance companies
- trends in the insurance industry
- tariff innovations

Lifestyle



Key areas

- traveling
- hotels
- restaurants
- Life is Style

PRINT CONCEPTS



IN MAGAZINE

Title story/cover positioning

Mein Geld
ANLEGERMAGAZIN
01 | 2022
JANUAR | FEBRUAR | MÄRZ
24. JAHRGANG

Mein Geld
ANLEGERMAGAZIN
01 | 2022
JANUAR | FEBRUAR | MÄRZ
24. JAHRGANG

Verkehrslage
Viel mehr als nur ein
Geldmarkt

Asiatische Märkte
Gesamt 2022
und Vorhersage 2023

> Guided content insurance/investment

Usage of PDF for your own purposes:
unlimited rights of use for the publications
in print and online

Special interview/positioning within an editorial

Mein Geld

INTERVIEW
Die Zukunft ist grün – nachhaltige Altersvorsorge

2022 ist das Jahrzehnt der Lebensqualität, eine nachhaltige Altersvorsorge, die auch den ökologischen Fußabdruck berücksichtigt. Ein Interview mit Ralf Bauer, Leiter des Bereichs Altersvorsorge bei der Deutschen Rentenversicherung, und Dr. Ralf Bauer, Leiter des Bereichs Altersvorsorge bei der Deutschen Rentenversicherung.

Warum sollte die Altersvorsorge grün sein?
Die Altersvorsorge sollte nicht nur die finanzielle Sicherheit, sondern auch die ökologische Nachhaltigkeit berücksichtigen. Dies ist ein wichtiger Schritt, um die Ziele der UN-Nachhaltigkeitsziele zu erreichen.

Wie sieht die Zukunft der Altersvorsorge aus?
Die Altersvorsorge wird sich weiter diversifizieren und mehr Nachhaltigkeit integrieren. Dies ist ein wichtiger Schritt, um die Ziele der UN-Nachhaltigkeitsziele zu erreichen.

Mein Geld

EDITORIAL
Liebe Geschäftspartner, liebe Mitarbeiter,

Das Interview mit Ralf Bauer und Dr. Ralf Bauer ist ein wichtiger Schritt, um die Ziele der UN-Nachhaltigkeitsziele zu erreichen. Es zeigt die Bedeutung der Nachhaltigkeit in der Altersvorsorge.

Warum ist die Nachhaltigkeit wichtig?
Die Nachhaltigkeit ist ein wichtiger Bestandteil der Altersvorsorge. Sie hilft, die Ziele der UN-Nachhaltigkeitsziele zu erreichen.

Citation within an editorial

EDITORIAL
Wusstensveränderung

Die Wusstensveränderung ist ein wichtiger Bestandteil der Altersvorsorge. Sie hilft, die Ziele der UN-Nachhaltigkeitsziele zu erreichen. Ein Interview mit Ralf Bauer und Dr. Ralf Bauer zeigt die Bedeutung der Nachhaltigkeit in der Altersvorsorge.

Warum ist die Nachhaltigkeit wichtig?
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> Impact investing

Mein Geld

TITELSTORY
Exzellente Abschiede bei Berufsunfähigkeit

Die Berufsunfähigkeit ist ein wichtiger Bestandteil der Altersvorsorge. Sie hilft, die Ziele der UN-Nachhaltigkeitsziele zu erreichen. Ein Interview mit Ralf Bauer und Dr. Ralf Bauer zeigt die Bedeutung der Nachhaltigkeit in der Altersvorsorge.

Warum ist die Nachhaltigkeit wichtig?
Die Nachhaltigkeit ist ein wichtiger Bestandteil der Altersvorsorge. Sie hilft, die Ziele der UN-Nachhaltigkeitsziele zu erreichen.

Mein Geld

INTERVIEW MIT RÜDIGER WÖHRLE
Einfach und direkt in Nachhaltigkeit investieren: Green Bond ETFs

Die Green Bond ETFs sind ein wichtiger Bestandteil der Altersvorsorge. Sie helfen, die Ziele der UN-Nachhaltigkeitsziele zu erreichen. Ein Interview mit Rüdiger Wöhrle zeigt die Bedeutung der Nachhaltigkeit in der Altersvorsorge.

Warum ist die Nachhaltigkeit wichtig?
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Mein Geld

EDITORIAL
DC MSCI European Green Bond EUN UCITS ETF

Die DCS Green Bond ETFs sind ein wichtiger Bestandteil der Altersvorsorge. Sie helfen, die Ziele der UN-Nachhaltigkeitsziele zu erreichen. Ein Interview mit Rüdiger Wöhrle zeigt die Bedeutung der Nachhaltigkeit in der Altersvorsorge.

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Warum ist die Nachhaltigkeit wichtig?
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TITELSTORY



IN THE ISSUE OF YOUR CHOICE

The February / March issue is very popular for a cover story, as it is published at the beginning of the year and you can therefore work with it throughout the year. There are also many events throughout the year where you can use the specimen copies. As Mein Geld Anlegermagazin is distributed in newsagents by Axel Springer, you can also book placements in shop windows of interest to you.

Services

- Rights to use the front page
- Advice on concept, story board, layout
- Editing of the cover image for the front page
- Up to 15 pages of editorial content (2000 characters per page)
- Creation of graphics and editorial content
- Rights to use the PDF file
- Publication in the newsletter
- Placement on the Mein Geld website
- 50 vouchers for free use
- Promotion on LinkedIn, Facebook and Instag



UNTERNEHMENSSEITE „SERIES“



YOUR PERMANENT PLACE FOR A YEAR

Services

- Rights of use of the article in print and online
- design of the supplied article
- visual processing of graphics etc.
- possible in all issues of the year 2024 (subject to availability)

SEIERN'S 10 GOLDENE REGELN

Die 7. Regel

Seit Gründung 1989 verfolgen wir ein Ziel: die Investition in Unternehmen höherer Qualität mit überdurchschnittlichem Wachstumsaussichten. Zur Identifikation und Kontrolle dieser Unternehmen entwickeln wir zehn Goldene Regeln, die wir nacheinander vorstellen.

Regel 7: Goldene Regel verlangt eine geringe Kapitalintensität und eine hohe Rendite auf das investierte Kapital (ROIC). Ein Grund, warum wir viel Wert auf Unternehmen legen, die mit wenig Kapitalinvest zu profitabel sind, ist, dass dies zu einer geminderten Unternehmensbewertung beiträgt. Um diese Goldene Regel zu erfüllen, muss ein Unternehmen mit möglichst wenig Fremd- oder Eigenkapital auskommen.

WICHTIGER KATALYSATOR

Unternehmen vermeiden Verluste sind erwünscht zum ethischen Mittel, wenn sie erzielbar sind.

KURZFAKTEN

ISIN/WKN
A0885072552/MSM8A

Währungen
EUR/CHF/USD/GBP

Referenzindex
MSCI World TR

POWERED BY

21shares

DEZENTRALES FINANZWESEN

Dezentrales Finanzwesen: Die Zukunft der Finanzwelt?

Adrian Fritz
Head of Research

UNTERNEHMEN

Als weltweit führendes Unternehmen für vorangehende Krypto-Produkte (ETP) bietet 21shares eine umfassende, sichere und transparente Möglichkeit, in Bitcoin und andere Kryptowährungen zu investieren. Bereits im Jahr 2018 wurde 21Shares einem Medienstar, als es das weltweit erste physisch gebundene Krypto-ETF an der SIX Swiss Exchange bot. Seitdem hat 21Shares seinen Erfolg mit innovativen Produkten für institutionelle und private Investoren weltweit weiter vorangetrieben. Unser Team bei 21Shares besteht aus einer vielfältigen Gruppe von Unternehmens-, technologischen, Akademischen und Finanzexperten, die engagierten Fachkräfte haben sich der Revolutionierung des Krypto-Investments verschrieben, indem sie die Welt der traditionellen Finanzwirtschaft (TradFi) und des dezentralen Finanzwesens (DeFi) miteinander verbinden. Mit Büros in New York und Zürich sind wir bestens positioniert, um weltweit innovative Lösungen zu entwickeln.

BRÜCKEN BAUEN

Unsere besonderen technologischen Fähigkeiten ermöglichen es uns, auf effiziente Weise in die Welt der Kryptowährungen zu reisen. Dabei nutzen wir unsere On-Chain- als auch Off-Chain-Technologien und haben ständig mit neuen Lösungen, die unsere Kunden begeistern. Dies geht einher mit der engen Zusammenarbeit unserer Produkt- und Technologieexperten, unsere Branchenführung sowie unserer Teams für Capital Markets und Vertrieb. Dieser interdisziplinäre Ansatz treibt die Innovation unserer Produkte voran und ermöglicht es Investoren, an dieser sich schnell entwickelnden Anlageklasse teilzunehmen.

Anschiff
21Shares AG, Pöschelstrasse 31
8001 Zürich, Schweiz

POWERED BY

Antecedo

Antecedo Defensive Growth Fonds feiert ihriges Jubiläum

Kay Tännler
Partner, Geschäftsführer, Fondsmanager

UNTERNEHMEN

Antecedo Asset Management ist die Spezialistin für individualisierte Geldanlagen. Ziel des 2006 gegründeten Vermögensverwalters ist es, durch fortwährendes Risikomanagement überlegene und innovative individuelle Anlagestrategien zu schaffen, die in ihren jeweiligen Segmenten zur Spitze gehören. Hohe Kundenzufriedenheit und messbarer Mehrwert für den Kunden steht im Zentrum der Unternehmensphilosophie.

In der von Antecedo Asset Management verwalteten Fonds-, Mandat- und Investment-Gesellschaft werden mehrstufige und langfristige separate Risikomanagementstrategien zum Einsatz. Diese werden durch die Banken in Absprache mit dem Kunden, bei überlängiger Partizipation an Aufwandsphasen des Kapitalmarktes. Ziel ist es, den Kundennutzen zu maximieren und das Risiko zu diversifizieren, indem es sich über Millionen Euro.

Anschiff
Antecedo Asset Management GmbH
Lorenzstrasse 21
10188 Berlin, Deutschland
www.antecedo.eu

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PRINT CONCEPTS



INSERTS

2-pager



4-pager



Oversize



5 issues a year



Booklet



Usage of PDF for your own purposes:
unlimited rights of use for the publications
in print and online

PRINTING SPECIFICATIONS AND RELEASE DATES



PRINTING SPECIFICATIONS AND MATERIALS

Texts

Texts are submitted as documents only (.doc, .docx). **2,000 characters (including spaces) per page.**

Please submit image files individually and spreadsheets and charts in raw versions (.doc, .docx, .xls), if possible.

Printing materials (advertisements)

Printing materials are to be submitted in **PDF/X-3** only. Please keep a bleed of 3 mm in mind. Do not use spot colours. Follow the colour profile.

Image files

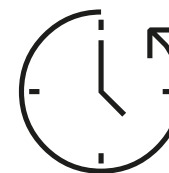
Coloured pictures – **CMYK colour mode**
Resolution **300 dpi**
Scale of size 100 %.

B&w pictures – grey scale mode
Resolution 300 dpi
Scale of size 100 % – Bitmap mode
1,200 dpi at the very least

No image data in DCS format may be integrated within an EPS file format.

Colour profile ISOcoated_v2_300_eci.icc

Total ink coverage maximum 300 %.
Find the profile here: www.eci.org.



RELEASE DATES 2026

Issue	Deadline	First day of publication
01 – Spring	28.11.2025	24.01.2026
02 – Summer	17.04.2026	23.05.2026
03 – Fall	21.08.2026	26.09.2026


Minor date changes reserved.



AD FORMATS AND RATES



BASIC FORMATS

Layout	Formats	1/1 1 page	Trim (width and height)	Price
	1/1	One page	210 mm x 297 mm	8,685 Euro
	1/2	3 horizontal columns	210 mm x 148,5 mm	4,600 Euro
	1/2	6 horizontal columns	420 mm x 148,5 mm	9,250 Euro
	1/3	1 vertical column	73 mm x 297 mm	3,700 Euro
	1/3	1/3 column horizontally	210 mm x 100 mm	3,700 Euro

➤ **Printing specifications:** Magazine format: 210 mm x 270 mm. Printing materials are to be submitted in PDF/X-3 only. Please keep a bleed of 3 mm in mind. Do not use spot colours. Follow the colour profile.

All prices plus VAT.

AD FORMATS AND RATES



SPECIAL FORMATS

Layout	Formats	Trim (width and height)	Price
	Cover page	210 mm x 297 mm	upon request
	2./3. cover page	210 mm x 297 mm	9,250 Euro
	4. cover page	210 mm x 297 mm	9,990 Euro
	1/3 table of contents (1 vertical column)	81 mm x 297 mm	4,050 Euro
	1/3 imprint (1/3 column horizontally)	210 mm x 100 mm	4,050 Euro
	2. cover page plus mention in the editorial		10,400 Euro
	Mention in the editorial		1,150 Euro
	Teaser (photo + mention) in the editorial		665 Euro

📄 **Printing specifications:** Magazine format: 210 mm x 297 mm. Printing materials are to be submitted in PDF/X-3 only. Please keep a bleed of 3 mm in mind.
Do not use spot colours. Follow the colour profile.

All prices plus VAT.

MEIN GELD TV



ONE-ON-ONE – EXPERT TALK

Mein Geld TV conducts interviews with experts on various topics in the financial sector at congresses, trade fairs or other venues.

The interviews are shared via social media platforms such as Facebook, YouTube, LinkedIn, Instagram, as well as cooperation platforms and published on Mein Geld’s website.

More than

700 ONE-ON-ONES PRODUCED

More than

1000 CLIPS PRODUCED

One-on-One + Roundtable

ONE-ON-ONE

Where

Studio
Trade fairs
Road show
Conventions

How

Featuring experts
Branded content
Alongside Mein Geld editorial staff

Usage

Image campaign
Road show
Facebook campaign
Investor education
Broker education
Company presentation
Series campaign



MEIN GELD TV



FRANKFURTER KREIS – FINANCE EXPERT TALK

Mein Geld TV conducts exclusive roundtable discussions with video recordings at the VuV Academy in Frankfurt am Main. The aim of these roundtable discussions is a constructive exchange of experiences with critical statements from different perspectives.

Mein Geld TV is conducting these roundtables under the motto: **Information for investors, advisors and financial education.**

Videos

Participants in these discussion rounds are selected experts from the financial sector, insurance industry, business and politics.

Distribution of the videos online

Distributed via the largest financial and all social media platforms.

Print feedback

A detailed summary is published in each subsequent issue of Mein Geld Anlegermagazin. The video can be accessed directly via a QR code.

More than

300

ROUNDTABLES RECORDED



10,000

CLICKS

per video within three months including all links

FRANKFURTER KREIS - PKV
Thema PKV

Im Frankfurter Kreis diskutieren Versicherungs-Experten mit Mein Geld Chefin Isabelle Hägevald, welchen Nutzen digitale Gesundheitsapps bringen, dass der große Hype bisher ausgeblieben und in welchem Bereich das Interesse besonders groß ist.

TEILNEHMER

- THORSTEN PETRI**
Regionaldirektor Vertrieb Makler, ERGO Group AG
- KIRA ENGEL**
Bereichsleiterin des Bereiches Krankenversicherungsapp, Mathematik, INTER
- OLIVER SCHWAB**
Leiter online-Firmenkundenverträge, SDK (Städtische Krankenkversicherung)
- ALEXANDRA MARKOVIC-SOBAU**
Zentralbereichsfürer/in Zentralbereich Vertrieb, Hallesche Krankenversicherung a. G.
- SIEGFRIED ISENBERG**
Leiter Fachbereich Vertriebspartner, IKK classic
- MARIO FÖKEL**
Vertriebsdirektor, SIGNAL IDUNA Gruppe

QR-CODE
QR-Code scannen und den kompletten Frankfurter Kreis online ansehen

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MEIN GELD EVENTS



The gathering of the key players in the finance, insurance and tangible assets industry rightly is an irreplaceable experience of great and lasting value. It is a must for a success-oriented network and a concise market presence.

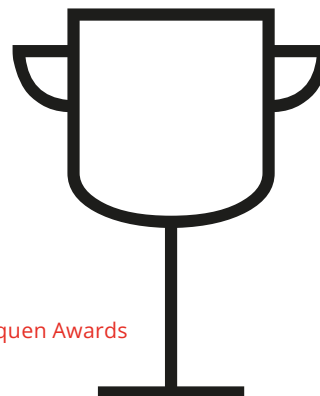
Our award events

- Assekuranz-Award
- Boutiquen-Award
- Sachwerte Awards
- FNG Siegelverleihung
- Initiatoren-Loge
- Lipper Fund Award

As an organiser and media partner, we reach the who's who of the investment, insurance, underwriting, real estate and sustainability industries. We bring together all the key personalities to match the event.



Boutiquen Awards 2023



Assekuranz-Award

A gathering of the insurance industry's who's who



Boutiquen-Award

A get-together of institutional investment firms



Sachwerte-Awards

Honouring of the best tangible assets



FNG-Siegelverleihung

Forum Nachhaltige Geldanlagen awards its seal



Initiatoren-Loge

A meet-up of the most successful suppliers of tangible assets



Lipper Fund-Award

The investment industry comes together with the best fund managers

CONTACT

VERLAG UND HERAUSGEBER

Verlag

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Geschäftsführung

Isabelle Hägewald

Assistenz der Geschäftsleitung

Anna Fajt
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MEIN GELD-REDAKTION

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Fabian Kelling
f.kelling@mein-geld-medien.de

TERMS AND CONDITIONS

A

1. By placing an advertising order, the client acknowledges the General Terms and Conditions and the currently valid price list of the contractor ("MeinGeld") as binding. An "advertising order" within the meaning of the following General Terms and Conditions is the contract for the publication of one or more advertisements or other advertising materials (hereinafter collectively referred to as "advertisements") by an advertiser or other client (hereinafter collectively referred to as "advertiser") in "MeinGeld" for the purpose of distribution. These General Terms and Conditions shall apply exclusively to the processing of advertising orders. Deviating terms and conditions of the client shall not apply, even if the publisher does not expressly object to them in individual cases.
2. An advertising order may include all advertisements published within one year. The term of the advertising order begins with the publication of the first advertisement. Placement instructions by the client shall only be valid if confirmed in writing by the contractor.
3. If an order is not fulfilled for reasons for which the publisher is not responsible, the client shall, without prejudice to any further legal obligations, reimburse the publisher for the difference between the granted discount and the discount corresponding to the actual volume purchased. Reimbursement shall not apply if the non-fulfillment is due to force majeure within the publisher's sphere of risk.
4. Advertisements in the business magazine "MeinGeld" shall only be published in specific issues and at specific positions if the client and publisher have agreed that the advertisements will appear in certain issues and at certain positions. In the case of online advertisements, the publisher reserves the right to implement a rotation system for advertising banners due to space constraints.
5. Advertisements that are not recognizable as such due to their editorial design will be clearly marked by the publisher with the word "Advertisement."
6. The publisher reserves the right not to accept advertising orders or to reject individual advertisements within the scope of an advertising order (withdrawal) if their content violates laws, official regulations, or public morals, conflicts with the publisher's uniform principles due to their content, origin, or technical format, or if their publication is unreasonable for the publisher. In the case of PR texts, the publisher reserves the right to make formal changes, for example to font type and size, in order to comply with layout requirements. Orders for inserts and supplements shall only become binding for the publisher upon submission and approval of a sample. Rejection of an order shall be communicated to the client without delay.
7. The client is responsible for the timely delivery of the advertisement text and flawless print materials or inserts. The publisher shall immediately request replacement for obviously unsuitable or damaged print materials. The publisher guarantees the print quality customary for the booked title within the limits imposed by the submitted print materials.
8. In the event of wholly or partially illegible, incorrect, or incomplete printing of the advertisement, the client shall be entitled to a reduction in payment or to a flawless replacement advertisement, but only to the extent that the purpose of the advertisement has been impaired within the guaranteed sold circulation. If the publisher fails to meet a reasonable deadline set for remedy, or if the replacement advertisement is again defective, the client shall be entitled to a reduction in payment or cancellation of the order. Claims for damages against the publisher arising from breach of contractual obligations, fault at the time of contract conclusion, and/or tort are excluded – including in cases of telephone or electronic order placement. Claims for damages due to impossibility of performance or delay are limited to compensation for foreseeable damage and to the remuneration payable for the respective advertisement or insert. This shall not apply in cases of intent or gross negligence by the publisher, its legal representatives, or its agents. In such cases, liability is limited to foreseeable damage and to the fee payable for the advertisement. Complaints must be asserted within four weeks after publication of the advertisement, unless hidden defects are involved.
9. In the case of contracts covering multiple advertisements, a claim for price reduction due to a decrease in circulation may only be derived if a specific circulation has been guaranteed and this falls by more than 20%. Furthermore, claims for price reduction are excluded if the publisher has informed the client of the decrease in circulation in sufficient time for the client to withdraw from the contract before publication.
10. The client is responsible for the correctness of returned proofs or print approvals and any corrections noted therein. If the client does not return the proof within the specified deadline, approval for printing shall be deemed granted.
11. Invoices are due for payment immediately upon receipt. A 2% cash discount shall be granted for payments made within three days, provided no older invoices remain outstanding.
12. In the event of default in payment or deferment, interest and collection costs shall be charged. In case of payment default, the publisher may suspend further execution of the current order until payment is made and may demand advance payments for the remaining advertisements. If there are justified doubts regarding the client's ability to pay, the publisher is entitled, even during the term of an advertising agreement, to make the publication of further advertisements dependent on advance payment of the amount and settlement of outstanding invoice amounts, regardless of the originally agreed payment terms.
13. Costs for significant changes to an originally agreed execution and for the delivery of ordered print materials shall be borne by the client.
14. The place of performance and jurisdiction shall be the registered office of the publisher, unless mandatory law provides otherwise.

TERMS AND CONDITIONS

B

a) The contractor's General Terms and Conditions shall apply mutatis mutandis to orders for special prints, inserts, glued inserts, technical special executions, and other cooperations (e.g., round tables).

b) If the advertising price list is amended, the new conditions shall come into force immediately, even for ongoing advertising orders. Prices, surcharges, and discounts shall be calculated uniformly for all clients. The publisher shall grant the discounts specified in the advertising price list for all advertisements of an advertiser published within one year.

c) After the advertisement deadline, suspensions, changes in size or format, and color changes are no longer possible. For advertisements placed or corrections given by telephone, the contractor shall not be liable for the correctness of reproduction. The publisher shall also not assume liability if defects in the original only become apparent during reproduction or printing. In the event of insufficient printing quality, the advertiser shall have no claims. Any additional costs incurred shall be charged.

d) Advertisements that refer in image, text, or design to "MeinGeld" may generally not be accepted by the publisher.

e) The client shall indemnify the publisher against damages arising from third-party claims based on press law or other statutory provisions (e.g., publication of a counterstatement).

f) At the beginning of a new business relationship, the publisher reserves the right to require advance payment up to the advertisement deadline.

g) The publisher's discount for advertisements for books published by the advertiser's own publishing house shall be 10%.

h) Advertising agencies and intermediaries are obliged to base their offers, contracts, and invoices on the publisher's valid price list. The intermediary commission granted by the publisher may not be passed on in whole or in part to clients.

Status: January 2016