

*Financy*<sup>™</sup>

Women's  
Index<sup>™</sup>

**Media Exposure  
Opportunities**



## About Financy

Financy is a financial literacy and data insights company with a mission to help women and girls progress and live fearlessly.

Financy provides free and paid Membership benefits, which give women access to financial literacy content, expert insights, data, podcasts, masterclasses, coaching and special discounts.

Financy collaborates with like-minded organisations and experts to create content and experiences that drive actionable change and help move the dial of financial equality as measured through the: **Financy Women's Index (FWX)**.

We educate and motivate women and organisations to take meaningful action in the areas most critical to female progress.

These areas include, but aren't strictly limited to, education, unpaid work, paid work, leadership, pay and wealth.

Financy is a signatory to the United Nations Women's Empowerment Principles. Financy is supported by a network of expert collaborators, an economic advisory board and a business advisory board.



Financy™



Founder  
& CEO



Bianca Hartge-Hazelman

# About The Financy Women's Index

- The Financy Women's Index (FWX) strives to increase awareness and action-taking around women's financial progress and gender equality.
- The FWX report covers 7 areas of financial inequality such as the gender pay gap. It is a timely report, attracting an audience of over 500,000 per quarter through media exposure and commentary, according to Stream Media Monitors.
- Modelling for the FWX is produced in partnership with Deloitte Access Economics, and draws on statistics from many sources including the HILDA Survey/Melbourne University and the Australian Bureau of Statistics.

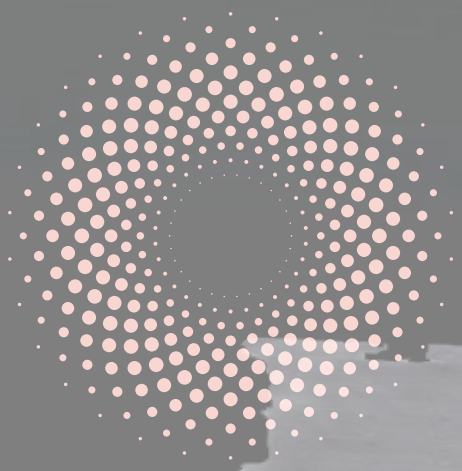


- The FWX is supported by an Advisory Committee of six high profile Australian economists including, Simone Cheung, Bruce Hockman, Jo Masters, Dr Shane Oliver, Roger Wilkins and Danielle Wood.
- The Financy Women's Index™ is currently sponsored by Deloitte Australia and Ecstra Foundation.

For more information on how you can support the FWX, download: [Sponsorship Opportunities](#)



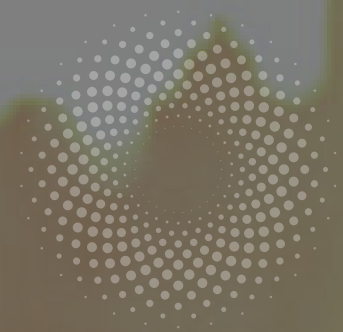




We believe women's money matters!  
Financy is dedicated to improving  
the financial progress of women  
and seeing Australia become a  
leader in economic gender equality.

# **Our Mission**

## **Women's Money Matters**



## A bit about the boss

For the past 8 years, Bianca has dedicated her time to co-raising three girls with her husband Neil, whilst also advocating for women's finance progress and gender equality.

Bianca is also a journalist, data analyst and business consultant and has published extensively on political and business gender financial equality reforms as well as individual actions that impact the financial progress of women.

Bianca lists the creation of the Financy Women's Index™ as one of her proudest career accomplishments.

Bianca has previously worked for Australian Financial Review, Channel Nine's Financial Review Sunday program, Kaplan Professional and the ABC. She is a regular contributor to Women's Agenda, Yahoo Finance and the Australia Financial Review.

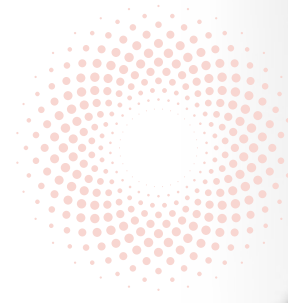
Bianca holds a Communications Degree with a Broadcast Major, Masters Degree in Journalism and Graduate Diploma in Applied Finance.



Bianca

HARTGE-HAZELMAN

Founder & CEO





# How we can help

- ✓ Membership
- ✓ Partnership
- ✓ Sponsorship

Financy is an independent information media company, made possible through Membership, Partnership and Sponsorship activities.

We help our business partners reach an audience of women who want help with their financial progress and who believe in the benefits of gender equality. By working with us, your business can play a part in moving the dial on economic gender equality, as we measure it through the Financy Women's Index.

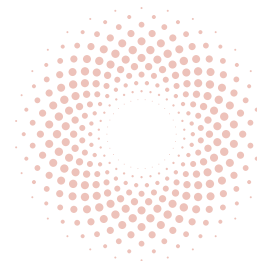
You are also helping to promote more female-focused and considered products, services and voices across the economy.

Fearlessness is like a muscle. I know from my own life that the more I exercise it the more natural it becomes to not let my fears run me.

-Arianna Huffington

*Fearless*





# Media Exposure Opportunities:

## ADVERTISING

We offer a range of advertising options enabling our partners to directly promote their services, products and events. Such options include the popular spot for one partner, each fortnight, in the Financy Online Magazine, EqualizHER podcast and in our twice weekly EDM/Newsletter.

- ✓ Financy online magazine
- ✓ EqualizHER podcast
- ✓ Financy EDM/Newsletter

## PARTNER CONTENT

We provide high quality partner content and sponsored post opportunities across Financy channels. We strive to ensure that this content is relevant to our Members and the key pillars of the Financy platform being Unpaid & Paid Work, Wages (cash), Leadership, Education and Wealth (super & investing).

- ✓ Unpaid & Paid Work
- ✓ Wages (Cash)
- ✓ Leadership
- ✓ Education
- ✓ Wealth (Super & Investing)

# Fearless



# Our Specs & Rates

## Promote with us!

We work with organisations that align with our mission to support women's financial progress. We attract readers and members who want to know who the game changers are.



## Podcast:

**\$250** per episode for soft 30 second voiced advertisement by host half-way through podcast.

## Partner Content:

Partner content and sponsored posts start at **\$300** per article. **Contact us for more information.**

**Offer Banner: 600px X 480px (Minimum)**

## EDM/Newsletter:

**\$250** per fortnight for offer banner

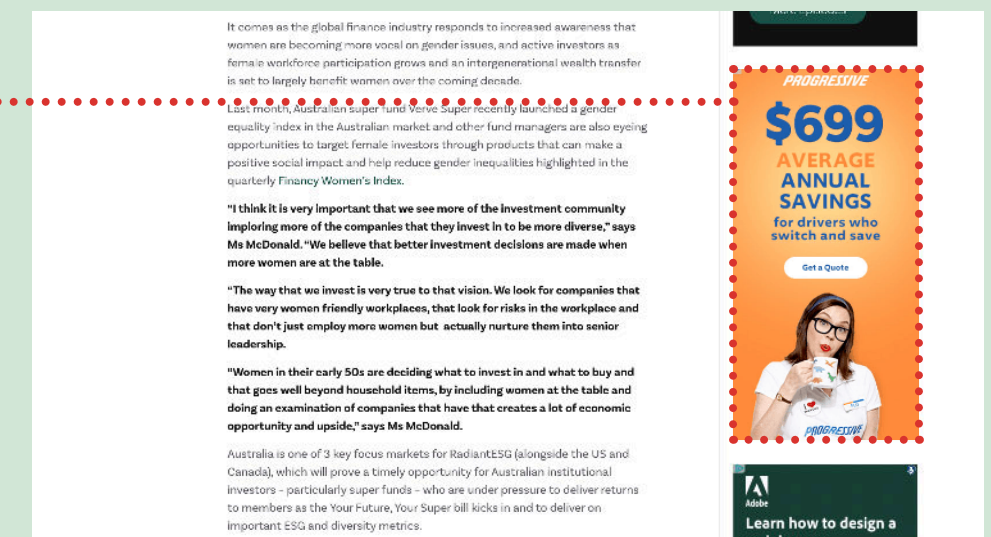
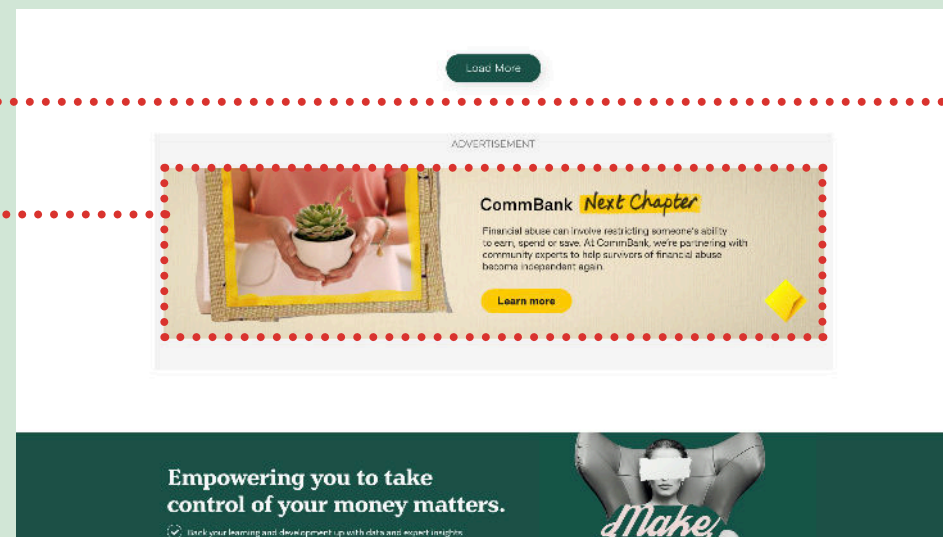
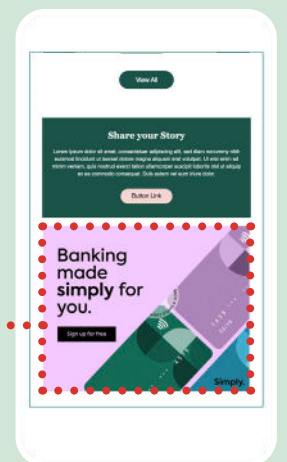
**Side Banner: 300px X 600px (Minimum)**

**Base Banner: 1330px X 345px (Minimum)**

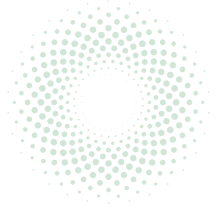
## Website:

**\$250** per fortnight for side banner

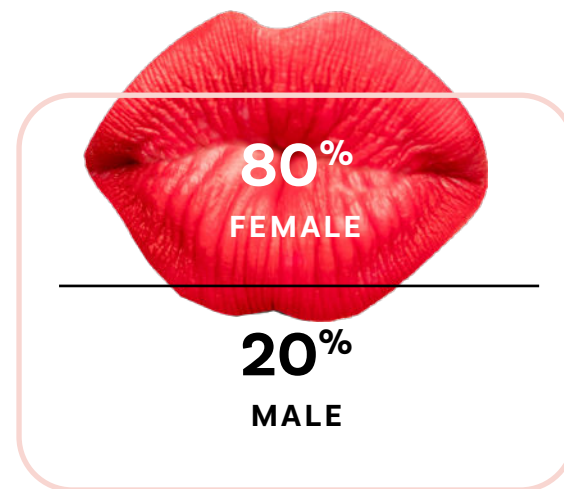
**\$300** per fortnight for base banner







# Our Audience



**25-44**  
YEARS OF AGE

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25-34	<b>40%</b>
35-44	<b>29%</b>
45-54	<b>14%</b>
18-24	<b>8%</b>
55+	<b>9%</b>

- Content Pillars**
- 
- News
  - Celebrities + Thought Leaders
  - Social Sharing
  - Family Shopping
  - Fashion + Beauty
  - Parenting

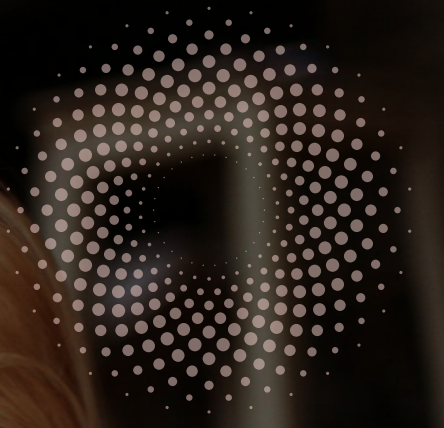
- Connection**
- 
- Professional women
  - Young women starting out
  - Working Mums
  - Stay-at-home Mums
  - Women approaching retirement

- Wanting**
- 
- Budgeting tools
  - Personal Finance info
  - Financial Education
  - Superannuation products
  - Property Investing
  - Money savings
  - Investment Products
  - Financial Equality
  - Tax Tips
  - Thought Leadership
  - Success Stories





# Our Interactions



**82%**

## Australian Users

USA/Canada **9%**  
Asia **7%**  
UK **2%**

**56%**

## Desktop View

Mobile **48%**  
Tablet **6%**

**53%**

## Organic Referrals

Direct **22%**  
Social **18%**  
Referral **7%**

**63%**

## Recommendations

Shares from  
Facebook

## Referers

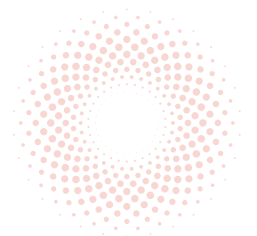
womensagenda.com.au  
au.yahoo.com  
afr.com.au



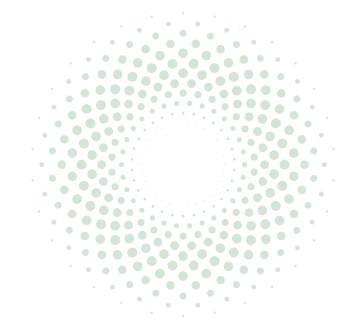
# Our Exposure

Our data and commentary is regularly featured in Fairfax Media, Yahoo Finance and Women's Agenda.

Our Financy Women's Index has been reported on by ABC Television, SBS Television, Channel Ten, Sky News Business and Channel Nine's Today Show.



# Our Reach



In 2017 we launched the Financy Women's Index™ and have invested heavily into its data strength and development, which have helped to elevate its media exposure.

Data compiled by Stream Media Monitoring shows that the Financy Women's Index™ attracts a minimum audience reach of **500,000 each quarter.**

This follows distribution of the FWX media release and full report to a network of mainstream national media, trade press and social channels by both Financy's communications team.



**2 Million**

Per Year

*Financy* Women's Index.®

**Data that's got people talking**



## Our Traffic

49%

Newsletter Open Rate

35% click through rate  
(Industry average open rate = 2%)

4<sup>k</sup>

EDM  
Members

20<sup>k</sup>

Social Media  
Reach

5<sup>k</sup>

FaceBook &  
Instagram

98%

Newsletter  
subscriber  
retention

1.4<sup>k</sup>

Twitter  
Followers

## OUR NETWORK IS YOUNG + GROWING

from simply posting our content

Active

Social Media  
Community

4<sup>k</sup>

LinkedIN

Referers

womensagenda.com.au  
au.yahoo.com  
afr.com.au

3.5<sup>k</sup>

Financy  
Subscribers

2<sup>MIL</sup>

Eyeballs on the  
FWX  
(per year)

20<sup>k</sup>

Average Web Traffic  
(per month)

Our ATO Handbags article  
received more than 100,000  
views in 24 hours.



## Ways you can take action

Understanding the importance of women's financial progress and gender equality is half the battle, the rest is up to us! Here's how you can work with Financy to make a bigger impact.

- ✓ Sponsor the Financy Women's Index
- ✓ Become Content Partners
- ✓ Become Event Partners
- ✓ Sign the Economic Equality Pact 2030
- ✓ Sponsor the EqualizHER Podcast
- ✓ Advertise in Financy channels





## ADVERTISING TERMS

### 1. INCORPORATION

1.1. These terms (together with the applicable Cancellation Date and Advertising Material Lodgement Requirements) govern each Confirmation Advice, Proposal, supply of Services and Booking and, except as modified in accordance with these terms, constitute the entire agreement in connection with each supply of Services by Financy Pty Ltd ABN 81 647 393 904 (Financy). All other express or implied terms or warranties, including Client's terms, are excluded to the extent permitted by law.

1.2. No variation to these terms binds FINANCY® unless expressly and specifically agreed in writing by FINANCY® and Client.

1.3. These terms supersede any terms that have previously governed any supply of Services and prevail to the extent of any inconsistency between a written or verbal quotation and these terms.

### 2. QUOTATIONS

Any written or verbal quotation provided by FINANCY® to Client, whether in the form of a media kit or otherwise, is a mere invitation to treat and does not constitute a contractual offer.

### 3. BOOKING PROCESS

3.1. If Client requests FINANCY® to provide Services, then FINANCY® may issue a Proposal. If FINANCY® issues a Proposal, Client may accept that Proposal by signing and returning it to FINANCY®.

3.2. Subject to clause 3.3, Client may cancel all or part of a Booking without penalty if written notice is given to FINANCY® before the Cancellation Date.

3.3. If Client cancels a Booking after the Cancellation Date, including a Booking accepted by FINANCY® after the Cancellation Date, Client must pay FINANCY® the full amount for that Booking.

3.4. If FINANCY® fails to issue a Confirmation Advice or a Proposal relating to a request for Services but provides the Services requested, these terms bind the Client as if a Booking had been made.

### 4. CREATIVE SERVICES

4.1. Where, in connection with the provision of the Services, FINANCY® provides creative services to Client, Client acknowledges that FINANCY® does so as agent for Client and Client:(a) is solely responsible for; and(b) provides the warranties set out in these terms in relation to, any Advertising Material which is the product of such creative services, including its compliance with applicable laws, regulations and codes of conduct.

4.2. Any text, images or logos that Client wants to include in Advertising Material being created by FINANCY® must be provided to FINANCY® at Client's cost within the timeframes notified by FINANCY® to Client.

4.3. If Client cancels a Booking at any time, Client remains liable for the production costs for any Advertising Material created by FINANCY® in connection with the Booking at the time of cancellation.

### 5. OPTIMISATION

Where FINANCY® reasonably considers that Advertising Material on any Digital Platform is underperforming, FINANCY® may change the placement of that Advertising Material to a similarly sized placement on a reasonably equivalent Digital Platform to that specified in the relevant Booking.

### 6. RATES AND PAYMENT

6.1. The applicable rate for any Booking is the rate specified on financy.com.au and in the FINANCY® Media Kit. Client must pay to FINANCY® the fee for a Booking prior to the Cancellation Date unless FINANCY® has extended credit to the Client, in which case the Client must pay to FINANCY® the fee for a Booking within 14 days of the invoice date for all direct Bookings. FINANCY® may cancel a Booking if FINANCY® has not received the fee for that Booking by applicable payment date.

6.2. Client must pay any production costs at FINANCY®'s standard rates from time to time where production costs are incurred on behalf of Client.

6.3. All FINANCY® rates or costs are exclusive of any applicable GST. FINANCY® will issue a tax invoice to Client in relation to any supply that is subject to GST. The amount of GST payable by Client shall be calculated by multiplying the GST exclusive sum payable for Services by the rate of GST applicable at the time of the supply. The terms "GST", "supply" and "tax invoice" used in this paragraph has the same meaning as under the A New Tax System (Goods and Services Tax) Act 1999 (Cth).

6.4. Time of payment of invoices by Client is of the essence. Without prejudice to any other remedy, FINANCY® may charge interest on any overdue payments at an annual rate equal to 2% per annum.

### 7. CONDITIONS RELATING TO SERVICES

7.1. FINANCY® may require Client to complete a credit application before accepting a Booking or providing Services.

7.2. FINANCY® may refuse to accept any Advertising Material and may cancel or reschedule any Booking or refuse to provide any Services.

7.3. Client must not resell or sub-license a Booking or use a Booking other than for Advertising Material referred to in the applicable Confirmation Advice or Proposal.

7.4. FINANCY® makes no warranties in relation to proximity of Advertising Material on a Digital Platform relative to Advertising Material relating to competing products or services.

7.5. Client consents to FINANCY® reformatting any Advertising Material for inclusion on a Digital Platform and warrants that doing so will not infringe any person's rights.

7.6. Client must not insert any data tracking or collection device (including any tag, code, cookie or pixel) into Advertising Material for a Digital Platform without FINANCY®'s permission.

### 8. ADVERTISING MATERIAL LODGEMENT

8.1. Client must lodge Advertising Material by such time and in such form as notified by FINANCY®.

8.2. FINANCY® accepts digital advertising files via email. Details will be provided at time of booking.8.3. If Advertising Material is not lodged as required by FINANCY®, FINANCY® may, in its sole discretion:

(a) use Advertising Material previously provided by Client;

(b) cancel the Booking; and, in all circumstances set out above, FINANCY® remains entitled to the full payment for the Booking.

8.4. FINANCY® may place the word "advertisement", "advertorial", "sponsored", "promotion" or similar wording within or adjacent to any Advertising Material which, in FINANCY®'s opinion, resembles editorial material.

8.5. FINANCY® will retain Advertising Material for no longer than 3 months from the end date of the Booking(s) in respect of which FINANCY® requires the Advertising Material to provide the Services.

### 9. WARRANTIES

9.1. Client warrants to FINANCY® that Advertising Material lodged with FINANCY® (whether or not FINANCY® provided creative services in relation to that Advertising Material):

(a) complies with all laws, statutes, regulations, codes of practice and any standards applicable to publication of the Advertising Material and determined by any relevant regulatory agency or industry self-regulatory body;

(b) complies with any standard, guideline or requirement specified by FINANCY® and notified to Client from time to time;

(c) does not infringe copyright, trade mark, obligations of confidentiality or other legal rights of any person;

(d) is not false or misleading and is true in substance and in fact;

(e) without limiting the above, does not infringe the Competition and Consumer Act 2010 (Cth) or the Fair Trading Act 1986 (NZ), the Corporations Act 2001 (Aust) or similar laws, regulations and codes operating in Australia (including its states and territories) or New Zealand; and

(f) does not contain anything which may give rise to any cause of action by a third party against FINANCY®, including material which is defamatory or obscene or which otherwise causes injury or damage to any person.

9.2. Client warrants to FINANCY® that, in respect of each Booking, Client is acting in its own right, as principal, and not as agent for, or otherwise on behalf of, any other party in relation to Client's dealings with FINANCY®.

### 10. INDEMNITY

Client indemnifies FINANCY®, its officers, employees, agents and affiliates (and their employees and agents) against any action, claim, loss, expense or cost, suffered or incurred, whether directly or indirectly, by FINANCY®, its officers, employees, agents and affiliates (and their employees and agents) as a result of any breach by Client of these terms (including the warranties set out in these terms) or otherwise (including in connection with recovering any amounts owed to FINANCY® by Client) arising from publication of Advertising Material, cancellation of or failure to publish any Advertising Material or otherwise in connection with such advertising.

### 11. LIABILITY

11.1. FINANCY® (and its officers, employees, agents and affiliates) is not liable under these terms or otherwise in law for any indirect, special, economic or consequential loss or damage suffered or incurred by Client (or any other person) or loss of revenue, profit, goodwill, data or opportunity or loss of anticipated saving whether caused by negligence or otherwise and whether or not FINANCY® was aware or should have been aware of the possibility of such damage.

11.2. To the extent permitted by law, all terms, representations, conditions and warranties not expressly stated in these terms, whether express or implied, are excluded. Liability of FINANCY® for any breach of a term, whether implied by law or otherwise, is limited, at FINANCY®'s option, to the supply of the Service (or affected part) again or the payment for the cost of having the Services (or affected part) supplied again.

11.3. FINANCY® is not liable for any delay or failure to perform the Services that is due to any event not within the reasonable control of FINANCY®.

11.4. A party's liability in relation to the Services is reduced proportionally to the extent caused or contributed to by the other party. Each party must mitigate its loss.

### 12. CREDIT

12.1. FINANCY® may cancel, alter or suspend any credit terms (if applicable) when, in FINANCY®'s opinion, the financial condition of Client or the status of Client's account requires it and Client agrees to pay on demand all sums owing in connection with any credit facility if the credit facility is suspended or cancelled.

12.2. If FINANCY® grants any credit facility to Client, Client agrees that a demand purporting to be signed on behalf of FINANCY® identifying unpaid amounts is conclusive evidence that such amounts are payable and unpaid.

12.3. At the time at which it makes any request for Services, Client warrants that it is solvent and able to pay all of its debts as and when they fall due and Client must inform FINANCY® of any facts which might reasonably affect any decision to provide the Services and/or grant credit.

### 13. GENERAL

13.1. These terms and any agreement between Client and FINANCY® are governed by the laws of NSW and each party submits to the jurisdiction of courts having jurisdiction in that State and courts of appeal from them.

13.2. These terms bind FINANCY® and Client and their respective successors.

13.3. The invalidity or unenforceability of any provision of these terms does not affect the validity or enforceability of the remaining provisions.

13.4. Client must not assign its rights under these terms or a Booking to any other person.

### 14. DEFINITIONS

In these terms, unless the context otherwise requires:

Advertising Material means advertising material and any promotional or other material:

(a) provided to FINANCY® by or on behalf of Client; or

(b) created by FINANCY® in the course of providing creative services to Client, including onsets, band-

ons; Advertising Material Lodgment Requirements means the requirements for lodgment of Advertising Material with FINANCY®, as specified on FINANCY®'s Website or otherwise specified by FINANCY® from time to time;

FINANCY® means FINANCY® 74154685986 and any affiliate for which FINANCY® enters into a Booking;

Digital Platform means a digital platform (including a website, a mobile optimized version of a website and an application) operated by FINANCY® or with which FINANCY® is associated;

FINANCY®'s Website means the website located at financy.wpengine.com;

Booking means an agreement for the provision of Services between Client and FINANCY® made in accordance with clause 3.1 or clause 3.4;

Cancellation Date means 14 days prior to the campaign start date set out in the Proposal;

Client means:

(a) any person who places a request for Services or enters into a Booking or to whom FINANCY® supplies Services; or

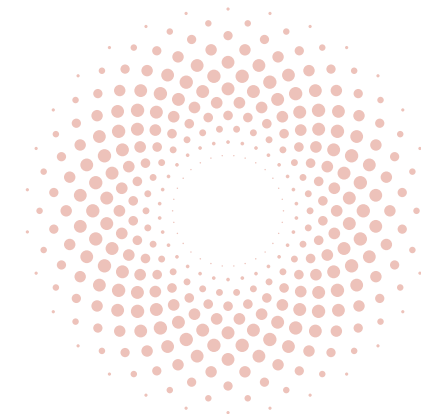
(b) if an agency places a request for Services or enters into a Booking on behalf of that agency's client, that agency; Confirmation Advice means a notice from FINANCY® to Client confirming the details of a Booking and acceptance of the Booking;

Proposal means a notice from FINANCY® to Client confirming the details of a potential Booking and offering to provide the Services the subject of the potential Booking.

Publication means a print publication (including any digital replica version) published by FINANCY® or with which FINANCY® is associated; and

Services means the provision to Client by or on behalf of FINANCY® of advertising opportunities, including advertorials on a Digital Platform.





To talk further about how any of the Media Exposure Opportunities expressed in this document may suit you or your business, **please contact Financy.**

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**Bianca Hartge-Hazelman | 0403 656 399**  
**biancahh@financy.com.au | www.financy.com.au**





# *Financy* Women's Index.®

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**Deloitte.** ecstra...

