IT Finanz magazin

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Volume 13
Version November 2026



IT Finanzmagazin

Das Fachmagazin für IT und Organisation bei Banken, Sparkassen und Versicherungen

1 At a Glance

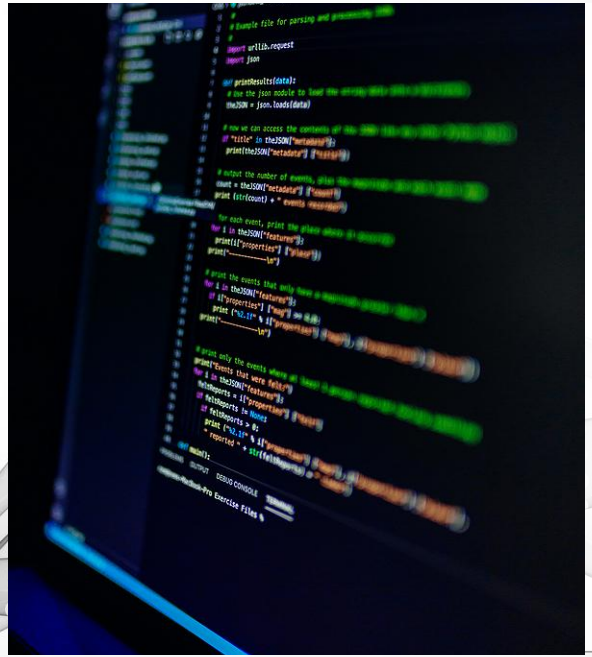
IT Finanzmagazin is the technical news magazine for banks, savings banks, insurers, and regulated fintechs. It is aimed at IT professionals and department heads.

100,000+	48%	over 23%	Exclusive
readers per month	of readers are executives	of readers work in IT	one advertiser per newsletter

Display formats from €350 per week, at least 15% less when booked for 4 weeks
Newsletter ad from €790 · Roundtable from €4,950 · Sponsored Podcast from €2,800
Book by January 31, 2027, and get a 5% early-booking discount on all 2027 placements.

Advice and booking: Joachim Jürschick · Phone +49 8323 96 86 999 · aj@it-finanzmagazin.de

2 Target Audience

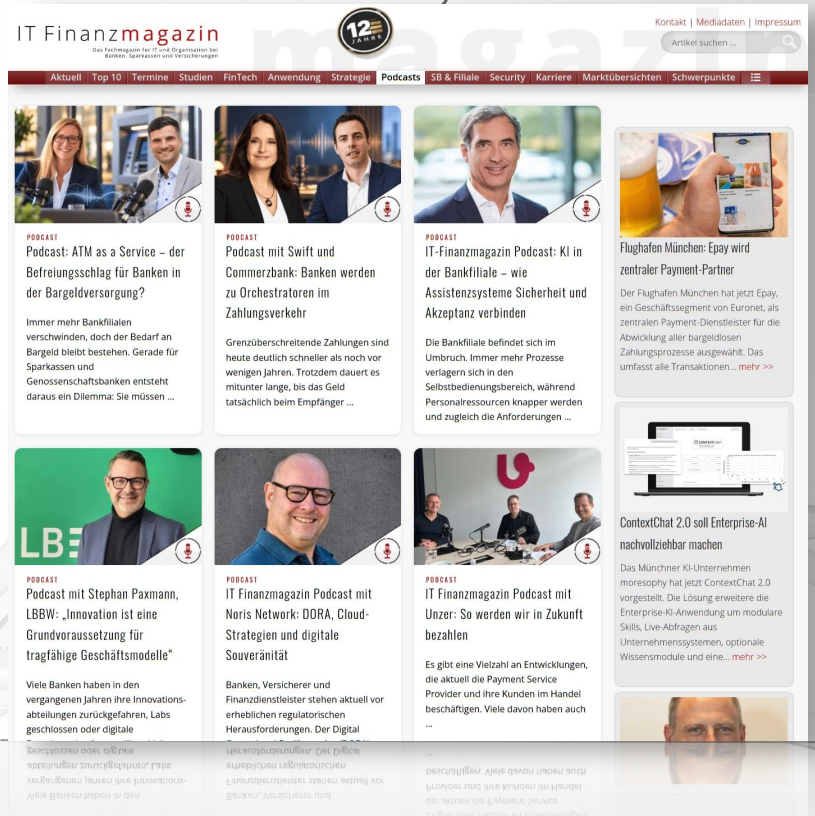


"IT Finanzmagazin is aimed at
IT professionals and department heads
(IT/organization managers, senior IT staff) at
BaFin/FMA/FINMA-regulated companies"
(banks, savings banks, insurers, fintechs, ...)

The target audience is **extremely vertical, which prevents wasted reach**.

If you want to reach IT decision-makers and the people who prepare those decisions, only IT Finanzmagazin will truly reach your target audience.

3 IT Finanzmagazin is a source of ideas and a catalyst for IT innovations



IT Finanzmagazin is the technical news magazine for banks, savings banks, insurers, and regulated fintechs.

We cover future-oriented topics in the financial sector: smart technical solutions for institutions and providers, digitalization projects, and ideas for modern, digital products.

At **IT Finanzmagazin**, readers will find news, articles, interviews, and analyses tailored specifically for a highly IT-savvy audience, ranging from computer scientists to department heads with an IT background.

Current focal points are updated daily to reflect the latest developments in IT, organization, and the markets.

4 Current Editorial Topics

IT Finanz magazin

Cloud
- Trends, best practices
- Digital sovereignty & data centers
- Managed cloud for banks
- Compliance and data protection (in line with legal requirements such as GDPR, and critical corporate data)
- IT security (technical measures and architectures)
- Vendor dependency / vendor lock-in
- Data integrity and resilience

Core Banking Systems
- Trends, best practices
- Migration
- Mainframe & legacy modernization
- AI in bank management
- Testing & quality management
- Stability, reliability, availability – current trends
- APIs for solution integration
- Banking-as-a-Service
- Cost reduction

Artificial Intelligence
- Predictive analytics
- Agentic AI: AI agents in operation
- Use of artificial intelligence (AI, AGI; yes, ML too)
- Process automation
- Personalization
- Development of new business models
- Data protection
- Generative AI in practice (chat, advisor, ...)

Identification
- Biometrics
- IAM
- EUDI Wallet & eIDAS 2.0

Online Banking
- Digital sales solutions
- Digital customer management
- Banking app, self-service & branch
- Digital service
- Optimal channel selection

Security for Finance
- Fraud prevention
- 2FA/multi-factor authentication
- Secure apps
- Threat intelligence
- Human-centered security design/social engineering
- Awareness & organizational resilience
- Malware & ransomware
- Anti-money laundering & AMLR
- Encryption, Zero Trust, and ZTNA

Market Overviews
- Core banking systems
- Neobanks
- DLT/blockchain solutions
- Banking-as-a-Service providers
- Core systems for insurers
- Identity service providers
- Crypto trading apps

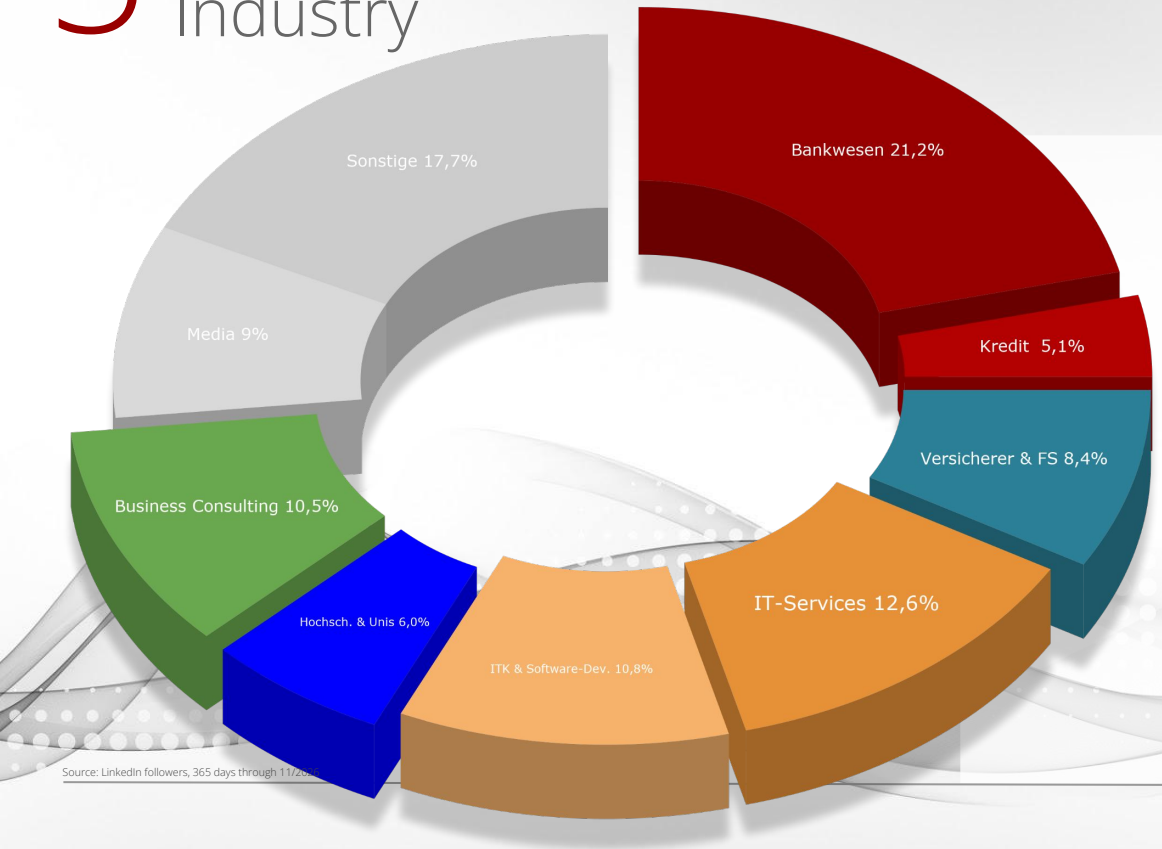
ESG / Sustainability
- Technology lifecycle
- Green IT
- Banking of the future
- Platforms
- Blockchain & DLT

Regulation
- RegTech
- Digital euro & stablecoins (MiCA)
- EU AI Act & Cyber Resilience Act
- MaRisk, RTS
- DORA, FISA, NIS-2
- PSR, VoP & instant payments

Future Technologies
- Post-quantum cryptography (PQC)
- Quantum computing
- Supercomputing
- Tokenization & digital securities
- Platform strategies
- Open finance

... over 11,700 articles online.

5 Reader Demographics: Industry



Source: LinkedIn followers, 365 days through 11/2

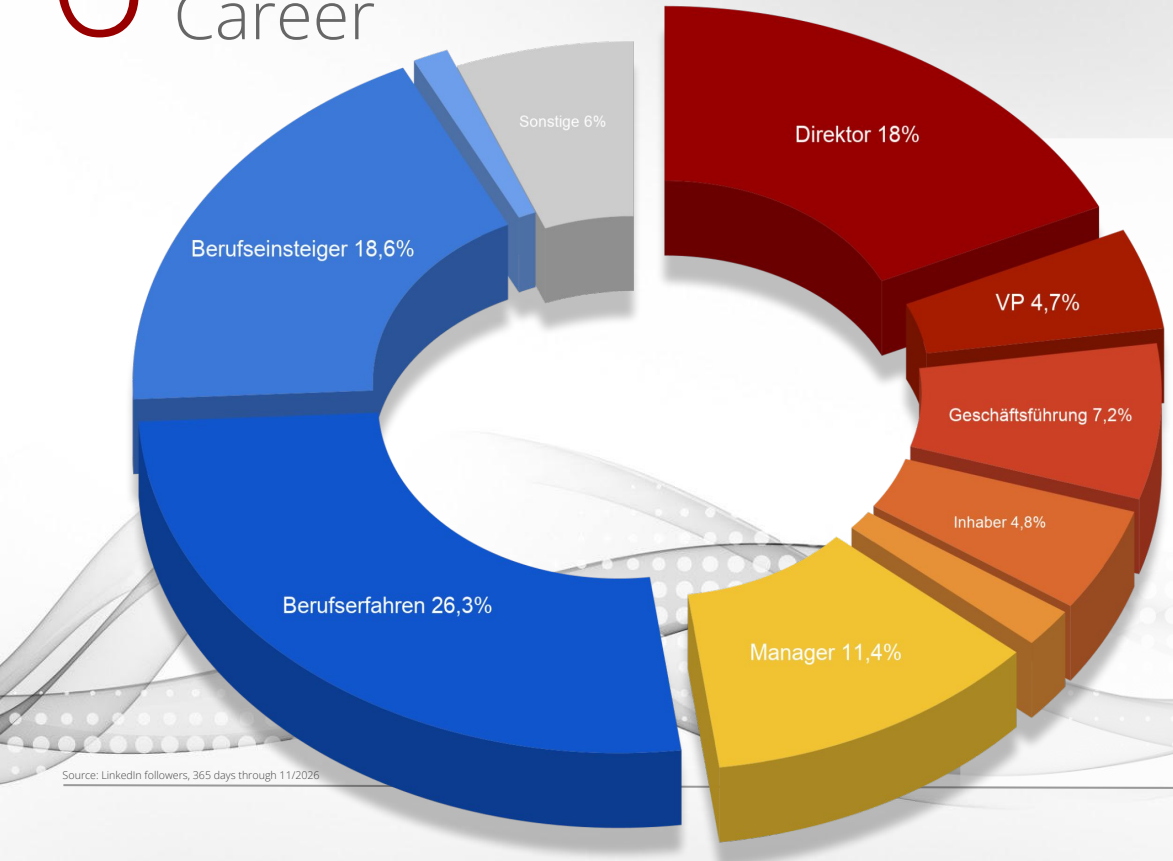
The readership of **IT Finanzmagazin** falls into two large groups:

Finance departments
around 35 percent in total
(banking, insurance, financial services/fintechs plus credit brokers)

Computer scientists and IT professionals
over 23 percent
(IT services, software development, and the "Technology, Information and Internet" sector).

Others:
Business consulting 10.5% and media at 9.0%

6 Reader Demographics: Career



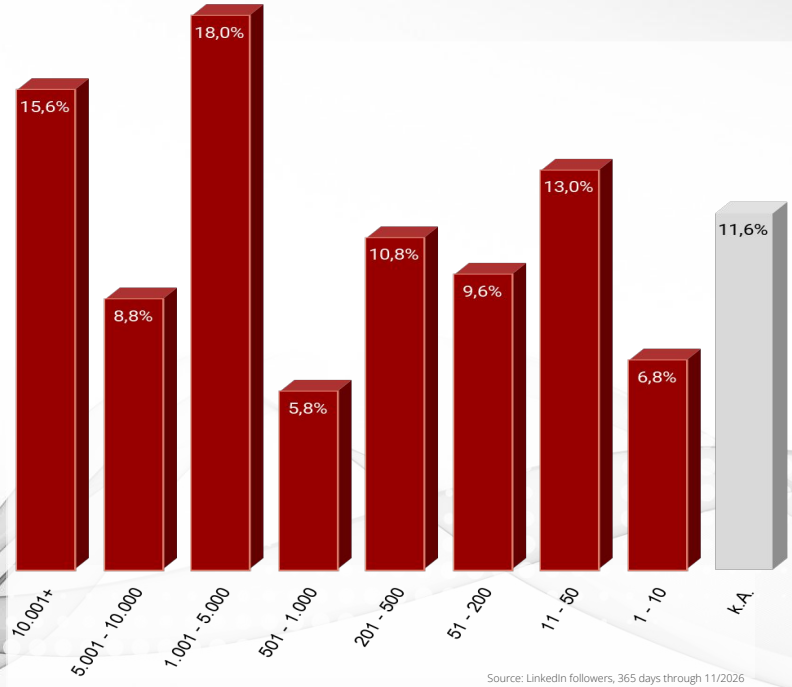
Source: LinkedIn followers, 365 days through 11/2026

In terms of career level,
IT Finanzmagazin serves two major groups:

Executives
about 48 percent in total
(directors, VPs, managing directors,
owners, partners, and managers) and

Skilled professionals
45 percent
(experienced employees
and entry-level professionals).

7 Reader Demographics | Company Size



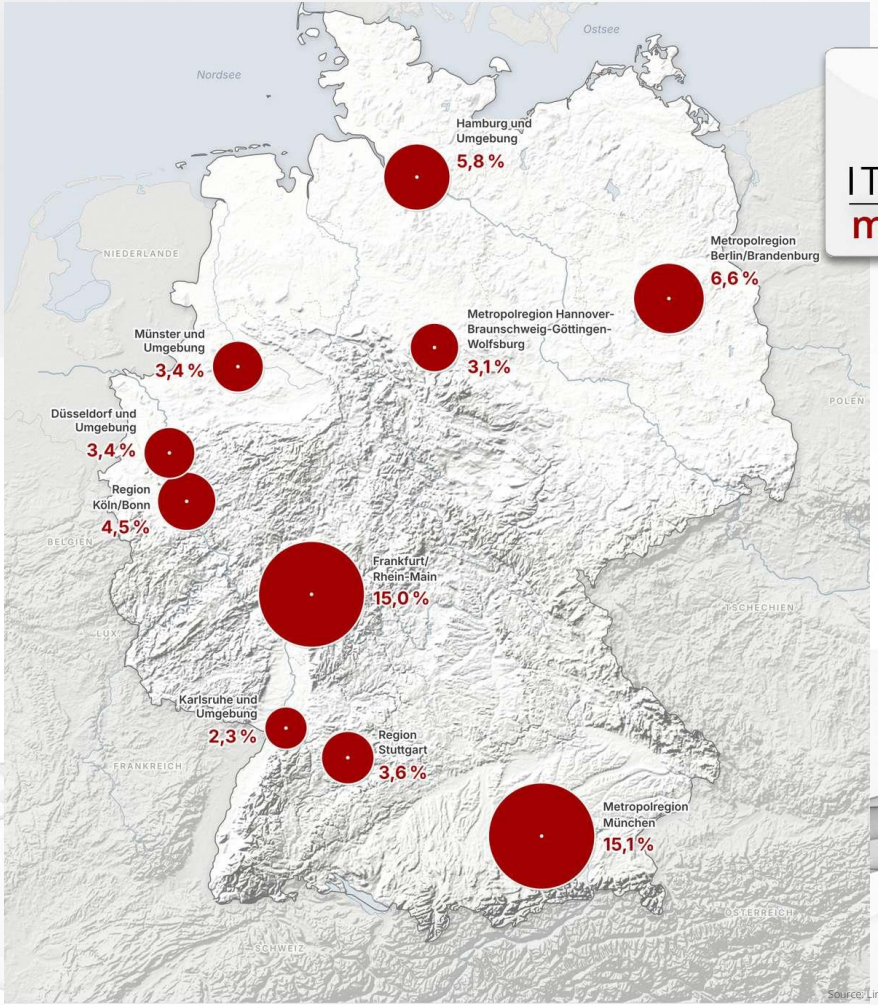
Source: LinkedIn followers, 365 days through 11/2026

When readers of **IT Finanzmagazin** are broken down by company size, they are concentrated in organizations with more than 10,000 employees and those with 1,000 or more, across banks, savings banks, insurers, and fintechs.

8 Reader Geography

It comes as no surprise that **IT Finanzmagazin** is read in the four major German financial centers (Frankfurt, Munich, Berlin, and Hamburg).

Munich metro area	15.1%
Frankfurt/Rhine-Main	15.0%
Berlin metro area	6.6%
Hamburg area	5.8%
Cologne/Bonn region	4.5%
Stuttgart region	3.6%
Düsseldorf area	3.4%
Münster	3.4%
Hanover/Braunschweig region	3.1%
Karlsruhe area	2.3%



Source: LinkedIn followers, 365 days through 11/2026

... but Zurich, London, Paris, and Linz also stand out.

9 Reach | Website & Newsletter

IT Finanzmagazin is read by over 100,000 IT experts each month, generating around **140,000 unique views**. We publish up-to-date traffic figures automatically every day here:

https://www.it-finanzmagazin.de/mediadaten/

Around 4,000 readers subscribe to our newsletters.
You can also find the exact number on the media kit page, transparent and updated daily.

We measure with Google Analytics 4 (GA4 without cookies) and are happy to provide advertisers with screenshots of our Google Analytics pages.

Monat und Jahr	Pageviews/Monat (Unique Views)	Sitzungen/Monat (Unique Users)	PI/Monat (ungefiltert, alle Zugriffe)
November 2025	**141.734**	108.621	439.702
Dezember 2025	**116.284**	87.710	358.920
Januar 2026	**128.182**	97.466	396.347
Februar 2026	**126.755**	95.215	394.951
März 2026	**126.376**	93.733	403.680
April 2026	**122.154**	93.252	405.244
Mai 2026	**116.301**	88.952	379.638
Juni 2026	**128.276**	97.443	413.903
Juli 2026	**148.418**	116.092	472.850
August 2026	**158.934**	129.058	510.369
September 2026	**184.597**	153.851	605.310
Oktober 2026	**181.056**	150.908	609.281

10 Reach | Social Media

IT Finanz magazin

LinkedIn
Followers: 6,656

Facebook
Followers: 588

X (ex-Twitter)
Followers: 5,382

Bluesky
Followers: 189

11 IT Finanzmagazin Instead of Social Ads

Relevant Editorial Context

Your ad appears next to expert articles on IT at banks, savings banks, and insurers. Readers are already engaged with the topic when they see it.

The Right Audience

Our readers are IT professionals and department heads at BaFin-, FMA-, and FINMA-regulated companies.

Fixed Price

You know the cost before you book. No bidding, no auctions for click prices.

Exclusive in the Newsletter

We feature only one advertiser per newsletter.
Your competitor won't appear next to you.

Cookie-Free Measurement

We measure with Google Analytics 4 without cookies and in compliance with the GDPR. That is a plus for data protection and compliance.

Content Stays Online

Articles, podcasts, and roundtable reports remain available. With usage rights, you can keep using them.

12 Packages

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Getting Started

Visibility

- Leaderboard 1140 × 90 px, 4 weeks
- 1 × Thursday newsletter ad

~~List price €2,790~~

Package price €2,490

Our Recommendation

Topic Partner

- NaviAD 1140 × 141 px, 4 weeks in the focus month
- StreamAD, 4 weeks
- 2 × Tuesday newsletter ad
- Mention on our LinkedIn page (6,656 followers)
- Exclusive: one topic partner per focus month

~~List price €7,120~~

Package price €6,390

For Your Experts

Thought Leadership

- Roundtable with two moderators and a report
- Sponsored podcast with your expert
- 4 × Tuesday newsletter ad
- Mention on our LinkedIn page (6,656 followers)

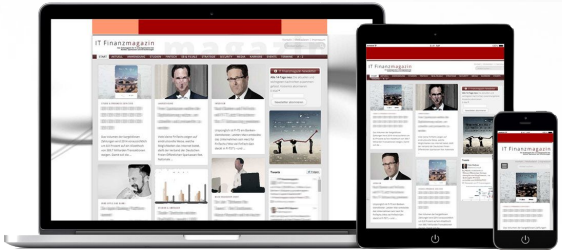
~~List price from €10,730~~

Package price from €9,690

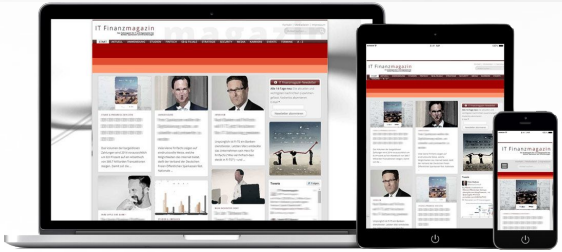
To get to know us, we offer a Thursday newsletter ad for €790.

Book by January 31, 2027, and get a 5% early-booking discount on all 2027 placements, in addition to the volume discounts.

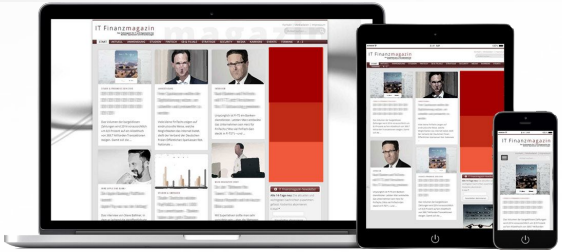
13 Ad Placement



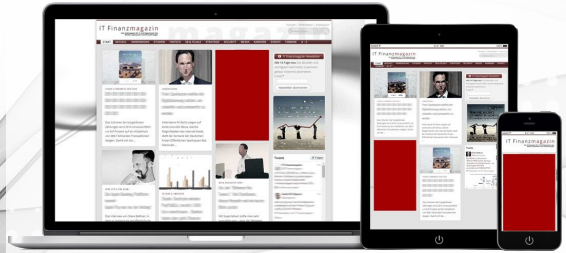
Leaderboard



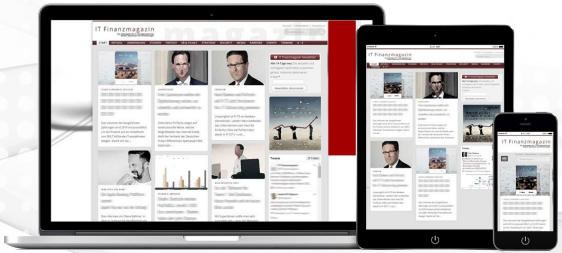
NaviAD



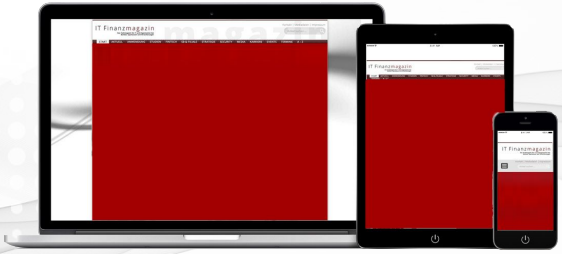
Sideboard



StreamAD



Skyscraper (left and right)



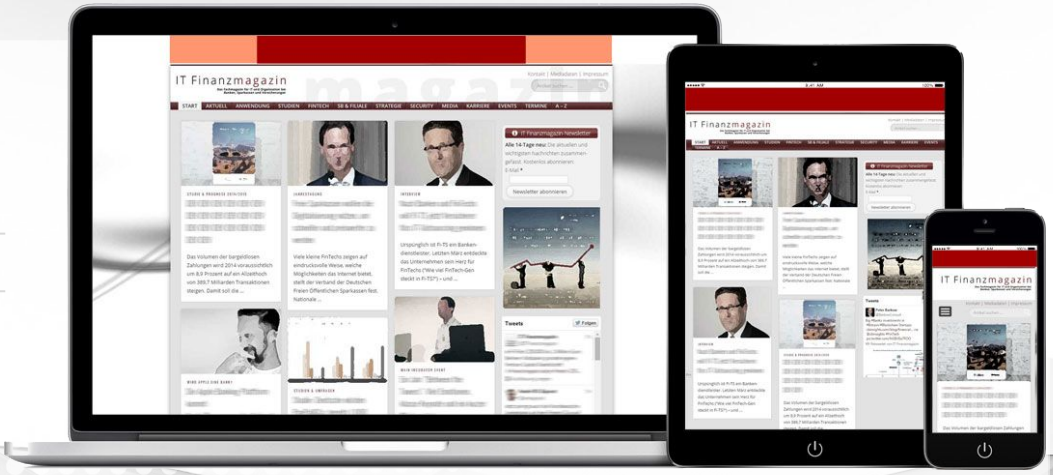
OnePager

14 Ad Formats

THE DISPLAY CLASSIC

The Leaderboard

Width:	1140 px	1140 px	1140 px
Height:	90 px	141 px	178 px
Price/week:	€590	€790	€990
4 weeks:	€2,000	€2,680	€3,360



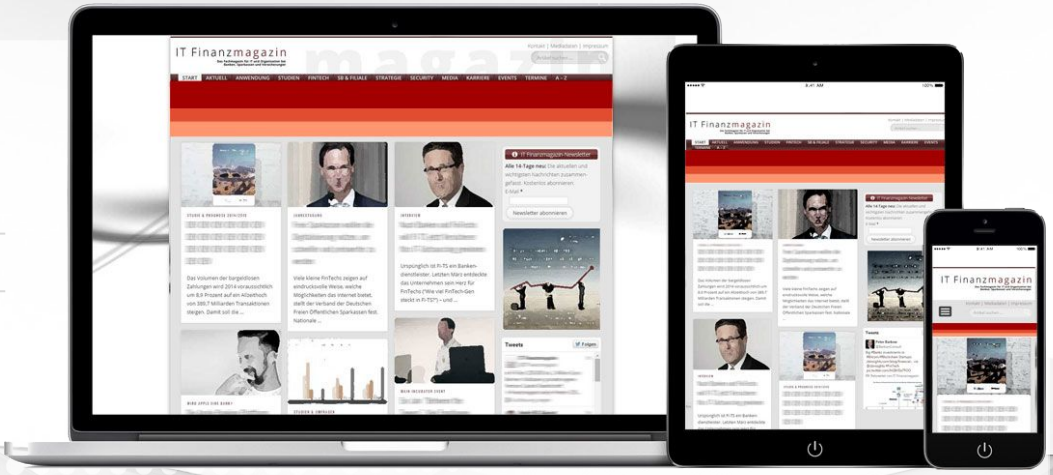
Visible on: ✅ Desktop, ✅ Tablet, and ✅ Smartphone
(additional formats are required for responsive display).
No rotation. Full coverage.
4-week bookings can be distributed freely on a weekly basis.
Formats: TIFF, PNG, JPG, GIF (responsive)
HTML5 (non-responsive)
Size: max. 75 KB, ideally 35 KB

If you would like your ads to **display equally well on desktop, tablet, and smartphone** (responsive ads), please supply the **ad formats** listed on **page 22**.

15 Ad Formats

MAXIMUM CTR
The NaviAD

Width:	1140 px	1140 px	1140 px
Height:	90 px	141 px	178 px
Price/week:	€790	€990	€1,190
4 weeks:	€2,680	€3,360	€4,040



Visible on: ✅ Desktop, ✅ Tablet, and ✅ Smartphone
(additional formats are required for responsive display).
No rotation. Full coverage.
4-week bookings can be distributed freely on a weekly basis.
Formats: TIFF, PNG, JPG, GIF (responsive)
HTML5 (non-responsive)
Size: max. 75 KB, ideally 35 KB

If you would like your ads to **display equally well on desktop, tablet, and smartphone** (responsive ads), please supply the **ad formats** listed on **page 22**.

16 Ad Formats

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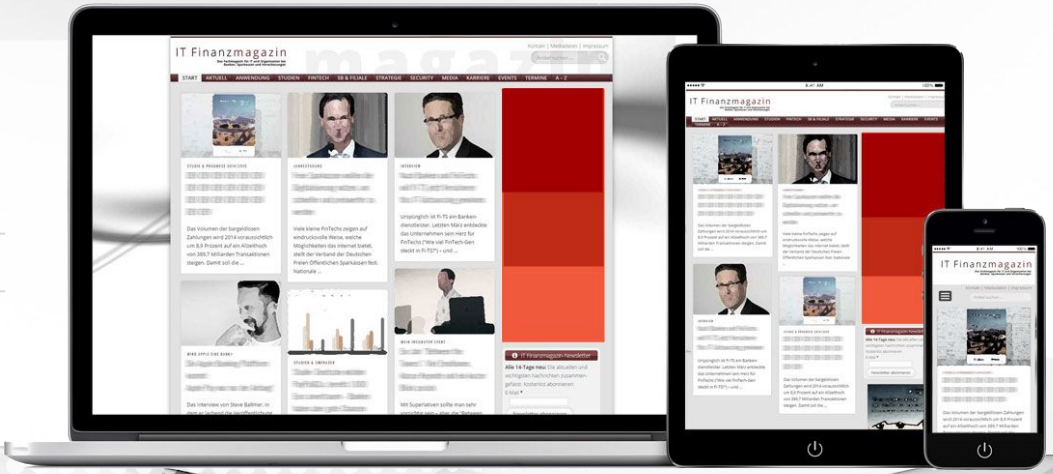
FLEXIBLE HEIGHT

The Sideboard

Width:	250 px	250 px	250 px
Height:	350 px	450 px	700 px
Price/week:	**€350**	**€450**	**€700**
4 weeks:	€1,190	€1,530	€2,380



Visible on: ✅ Desktop, ✅ Tablet (partially)
Other heights up to 1000 px are easily possible.
No rotation. Full coverage.
4-week bookings can be distributed freely on a weekly basis.
Formats: TIFF, PNG, JPG, GIF
HTML5 not possible
Size: max. 55 KB, ideally 30 KB

17 Ad Formats

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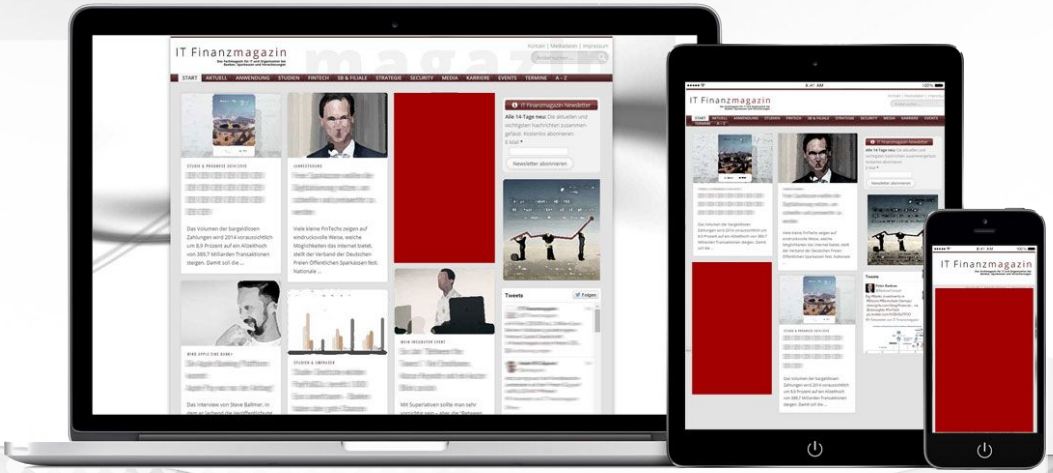
THE MODERN AD FORMAT

The StreamAD

Width:	263 px
Height:	372 px
Price/week:	€590
4 weeks:	€2,000



Visible on: ✅ Desktop, ✅ Tablet, and ✅ Smartphone
Shown in the main stream and two selectable categories.
No rotation. Full coverage.
4-week bookings can be distributed freely on a weekly basis.
Formats: TIFF, PNG, JPG, GIF
HTML5 not possible
Size: max. 75 KB, ideally 35 KB

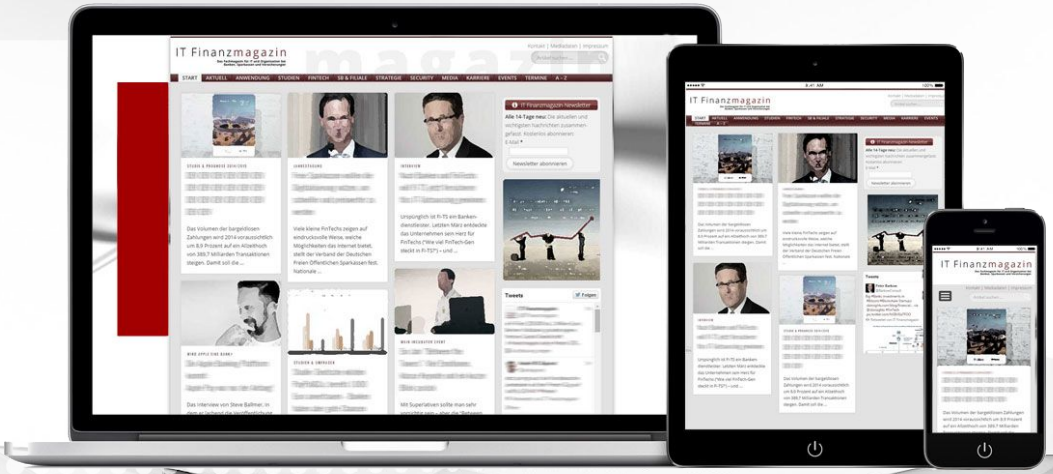
Please supply the ad in two formats:
- 263 px wide by 372 px high and
- 789 px wide by 1116 px high (for the technically required subpage)

18 Ad Formats

ALWAYS VISIBLE ON DESKTOP

Left Skyscraper

Width:	160 px
Height:	600 px
Price/week:	€410
4 weeks:	€1,390



Visible on: ✅ Desktop

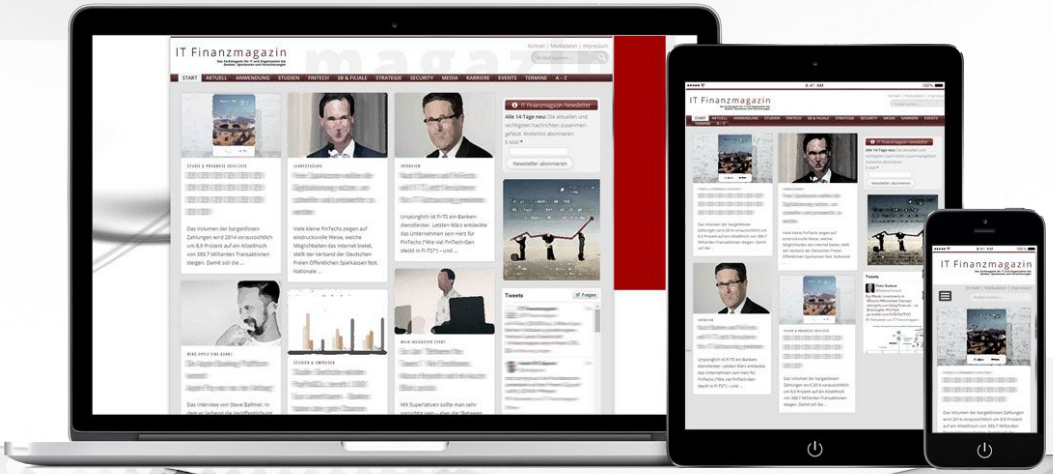
No rotation. Full coverage.
4-week bookings can be distributed freely on a weekly basis.
Formats: TIFF, PNG, JPG, GIF
HTML5 not possible
Size: max. 75 KB, ideally 35 KB

19 Ad Formats

ALWAYS VISIBLE ON DESKTOP

Right Skyscraper

Width:	250 px
Height:	600 px
Price/week:	€490
4 weeks:	€1,600



Visible on: ✅ Desktop

No rotation. Full coverage.
4-week bookings can be distributed freely on a weekly basis.
Formats: TIFF, PNG, JPG, GIF
HTML5 not possible
Size: max. 75 KB, ideally 35 KB

20 Ad Formats

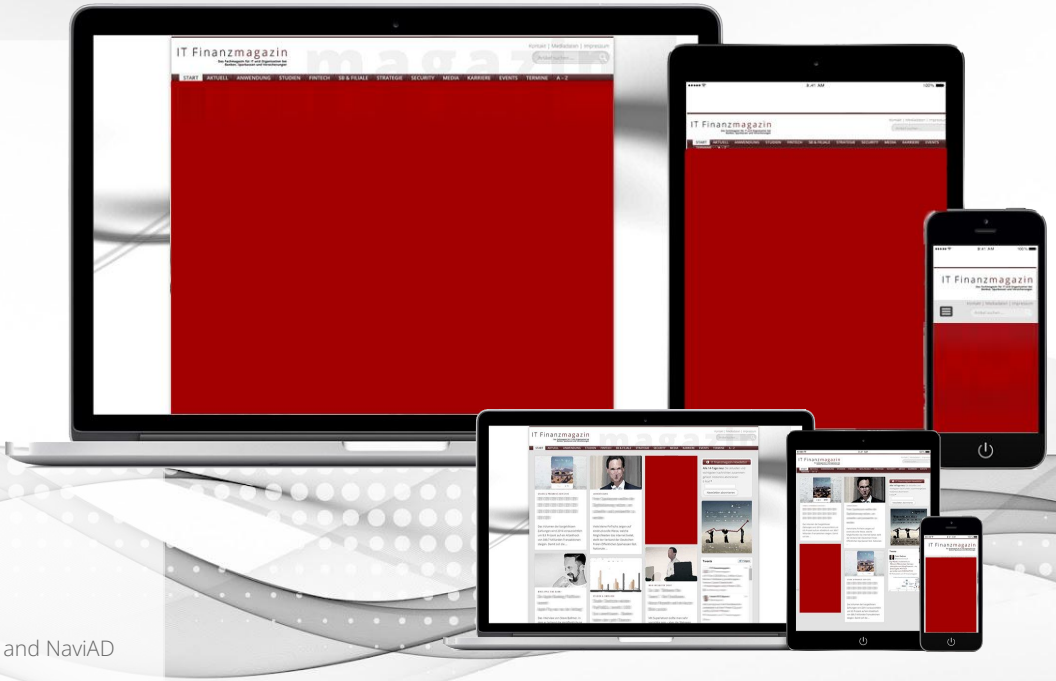
FULL-PAGE AD

OnePager

Price/unit	€1,190
4 × OnePager	€4,040

Visible on: ✅ Desktop, ✅ Tablet, and ✅ Smartphone

You receive a **subpage on IT Finanzmagazin**, which we lay out according to your specifications. You also receive a **StreamAD** that points to your ad from four main streams. Additional ads linking to the OnePager get 25% off. You can find a OnePager demo at:
https://www.it-finanzmagazin.de/onepager-demo/



Important: The ad is labeled as an advertisement (German press law). The layout differs from the editorial layout. Links are “nofollow.” Leaderboard and NaviAD are still displayed.

21 Advertising Rates

IT Finanz magazin

ADVERTISING FORMAT	DIMENSIONS		VISIBLE ON			PRICE	
	Width	Height	Desktop	Tablet	Smartphone	per week	4 weeks
Leaderboard	1140 px	90 px 141 px 178 px	✅	✅	✅	€590 €790 €990	€2,000 €2,680 €3,360
NaviAD	1140 px	90 px 141 px 178 px	✅	✅	✅	€790 €990 €1,190	€2,680 €3,360 €4,040
Sideboard	250 px	350 px 450 px 700 px	✅	✅		€350 €450 €700	€1,190 €1,530 €2,380
StreamAD	263 px	372 px	✅	✅	✅	€590	€2,000
Skyscraper left	160 px	600 px	✅			€410	€1,390
Skyscraper right	250 px	600 px	✅			€490	€1,600
OnePager	1140 px	max. 5 images & 6,000 characters	✅	✅	✅	€1,190	€4,040

22 Ads | Technical Specifications

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Delivery of Ad Materials

Please deliver the ad materials **three business days** before the campaign starts (usually by the Thursday before the booking at the latest). Please remember to include a destination URL with your own tracking.

How to Measure Your Success

Add UTM parameters to the destination URL of your ad. Every visit from the ad will then show up in your own web analytics. A click counter on our site would be inaccurate, because browsers and ad blockers often suppress it today.

On request, we will send you a ready-made link template with the booking confirmation.

Your ads are also shown to readers who use ad blockers; we continuously adapt delivery.

Ad Formats

PNG (for graphic content), **JPG** for photos, **TIFF**, **webp** (not supported by all browsers). Where possible, we scale and optimize ads losslessly before publication.

Animated GIFs are possible – please observe https://www.betterads.org/

Responsive Ad Delivery

If you want responsive delivery for the **Leaderboard** and **NaviAD** (highly recommended!), please also supply them in the following formats:

Base format: **90 px height**

Width	Height	Medium	
1140 px	90 px	Desktop	required
960 px	110 px	Tablet	optional
760 px	110 px	Tablet	optional
394 px	140 px	Smartphone	recommended

Base format: **141 px height**

Width	Height	Medium	
1140 px	141 px	Desktop	required
960 px	172 px	Tablet	optional
760 px	172 px	Tablet	optional
394 px	220 px	Smartphone	recommended

Base format: **178 px height**

Width	Height	Medium	
1140 px	178 px	Desktop	required
960 px	220 px	Tablet	optional
760 px	220 px	Tablet	optional
394 px	243 px	Smartphone	recommended

23 Newsletter

Text/Image Ad in the IT Finanzmagazin Newsletter

	One-time	4 placements
Tuesday	€880	€2,980
Thursday	€790	€2,670

The newsletter ad consists of the following elements:

- Headline (optional) and provider logo (optional)
- 400 characters of text (with bold for emphasis)
- Banner or decorative image,
  620 px wide × 350 px high and max. 35 KB

The IT Finanzmagazin newsletter has (as of 11/2026) around **4,000 readers** and an **open rate of 33.0–45.1%**. It is published on Tuesdays and Thursdays. Only **one advertiser is featured exclusively** per newsletter.



Advice and booking: Joachim Jürschick · Phone +49 8323 96 86 999 · aj@it-finanzmagazin.de

24 Ad Effectiveness

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Order of Ad Responses

(not CTR, but clicks | assuming comparable ad quality)

1. OnePager/StreamAD
2. NaviAD
3. Leaderboard
4. Tuesday Newsletter
5. Skyscraper left and right
6. Sideboard
7. Thursday Newsletter
8. StreamAD



25 Roundtable | We connect you with the market players in your target group

IT Finanz magazin

Benefits

- **Editorial expertise** as a "door opener" to your relevant target audience
- Exchange & discussion with **interesting industry contacts**
- Co-hosted by **Dunja Koelwel** (market) & **Joachim Jürschick** (IT/tech)
- Joint dinner/lunch at an **upscale restaurant** followed by networking
- Editorial **coverage** featuring key messages and images
- **PDF with usage rights** for the editorial coverage
- Optional extras such as professional video recordings, inserts, event venues, ... are available.
- **Modular** pricing (next page)





26 Roundtable | We connect you with the market players in your target group

IT Finanz magazin

Topics:	by arrangement
Participants:	5 to 10 people (market players relevant to the topic)
Location:	Frankfurt, Munich, Hamburg, or Berlin
Lead time:	approx. 3 months

Base price incl. moderation:	€4,950
Venue & catering:	€0 to €3,500
Technology & photography:	€0 to €1,900
Documents & materials:	€0 to €900



27 Sponsored Podcast | Your experts in conversation with editors & readers

IT Finanz magazin

Listen instead of read: Position yourself as an industry leader

The new podcast is a presentation format designed to showcase company products in detail and promote trends. It's the perfect platform to **give your experts a voice**.

- **Tobias Weidemann** hosts the IT Finanzmagazin podcast
- Integration and promotion within the editorial format
- Credible, competent, and directly targeted at your audience

Topics:	by arrangement / preferably focus topics
Format:	interview, approx. 15 to 20 minutes
Recording:	remote, no studio equipment required
Lead time:	approx. 4–6 weeks
Price:	€2,800 to €4,800 (by effort)





28 Usage Rights & Job Postings

Usage rights for individual articles

We offer companies unlimited usage rights (for online and print) for articles published in IT Finanzmagazin.

Usage rights for individual articles: €260

Image rights are not included and may need to be purchased separately from the respective rights holders (unless they are IT Finanzmagazin's own images/photos). This primarily applies to stock images.

Upon purchasing the usage rights, you will receive the desired article as a PDF in the IT Finanzmagazin layout with the ITFM logo for free use.

Flat-Rate Usage Rights Agreement

Flat-rate usage rights can also be purchased for **€300/month** (minimum term 1 year) for your own use. This is worthwhile if you plan to use the content for internal communication, for example.

Job Postings

Job postings cost **€250 each**. The format corresponds to the StreamAD (see page 17). However, the ads must be clearly recognizable as job postings and are placed in the main stream and in the Job Postings section.

29 Volume Discounts

Volume Discounts

The discount scale is calculated as follows:
- **50% of the previous year's revenue**
- **100% of the current year's revenue**
- Revenue from usage rights and cooperation agreements
- plus the **revenue from the current campaign** of the respective company (not the agency).

Revenue	Discount
€5,000	5%
€10,000	10%
€15,000	15%
€20,000	20%
from €25,000	25%

AE commission: 15%

We are happy to pay the AE commission provided that the advertising materials are delivered in full at least **3 business days prior to placement** and the invoice is **paid within 14 days of issuance**.



30 Key Topics 2027

IT Finanz magazin

January

DORA in full force & new MaRisk: end of the transition period

Jan 1: BAIT repealed
Handelsblatt Bankenaufsicht
Feb 23–24, Frankfurt

February

Securities IT: retirement savings accounts, T+1 & tokenization

Jan 1: pension depot starts
Oct 11: T+1 settlement EU

March

Instant Payment, VoP, PSR & Wero

Apr 9: instant payment duty for payment institutions
MPE, Mar 9–11, Berlin

April

Core banking, mainframe & the baby boomer trap

FIBE, Apr 7–8, Berlin
Handelsblatt Zukunft Retail Banking, from Apr 27

May

Data centers: operations, colocation & digital sovereignty

Data Centre World,
May 19–20, Frankfurt

June

Digital euro vs. stablecoins/MiCA: coexistence in IT

Money20/20 Europe,
Jun 8–10, Amsterdam
Digital euro pilot, H2

July

Identity & trust: AMLR deadline, deepfakes & fraud

Jul 10: AML Regulation (AMLR) applies directly

August

Insurance IT: core systems, agentic AI & ecosystems

Handelsblatt conferences:
Life insurance, from Sep 1
AI in Insurance, from Sep 7

September

Agentic & sovereign AI: agents in operation, own models & control

Banken-Gipfel, AI in Banking
Sep 1–2, Frankfurt
Sibos, Sep 20–23, Singapore

October

Zero Trust & kernel observability (BPF), CRA & PQC

Dec 11: Cyber Resilience Act fully applies
it-sa, Oct 5–7, Nuremberg

November

EU AI Act: high-risk obligations for lending & scoring

Dec 2: AI Act, high-risk AI
Messekongress IT für Versicherungen, Nov 23–24

December

Customer access: EUDI Wallet, banking app, self-service & branch

End of December: banks must accept the EUDI Wallet

You can find all event dates in the overview at: https://www.it-finanzmagazin.de/termine-messen/

31 Contact



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Happy to answer your questions.
Feel free to get in touch.

32 Terms and Conditions for Advertising on IT Finanzmagazin (ITFM)

1. Advertising Order

(1) "Advertising Order" as defined in the following General Terms and Conditions refers to the contract for the placement of one or more advertising materials in information and communication services, in particular the Internet, newsletter distribution, and mobile devices, for the purpose of dissemination.

(2) The advertising order is governed exclusively by these General Terms and Conditions as well as ITFM's price list and media specifications, which constitute an integral part of the contract.
The validity of any General Terms and Conditions of the Client (AG) or other advertisers is expressly excluded to the extent that they conflict with these General Terms and Conditions.
In particular, the failure of ITFM to object to or reject other General Terms and Conditions does not result in such terms being deemed agreed upon. Subject to other express written agreements, ITFM generally enters into a contract with the Client solely on the basis of its General Terms and Conditions. For orders for advertising placements relating to online media and other media, the respective General Terms and Conditions for the relevant medium shall apply accordingly.

2. Advertising Materials

(1) Advertising material as defined in these General Terms and Conditions may consist, for example, of one or more of the following elements: an image and/or text, sound sequences and/or moving images (including banners), an interactive area that, when clicked, establishes a connection via an online address specified by the Client to additional data located on the Client's domain (e.g., a link).

(2) Advertising materials that are not recognizable as such due to their design shall be clearly identified as advertising.

3. Conclusion of the Contract

(1) Subject to any contrary individual agreements, the contract is generally concluded upon written or email confirmation of the order. The General Terms and Conditions also apply to verbal or telephone confirmations.

(2) Insofar as advertising agencies place orders, the contract is concluded with the advertising agency in case of doubt, subject to other written agreements. If an advertiser is to become the client, they must be named by the advertising agency. ITFM is entitled to request proof of mandate from the advertising agencies.

(3) Advertising for goods or services from more than one advertiser or other inserter within a single advertising placement (e.g., banner, pop-up ad, etc.) requires an additional agreement concluded in writing or via email.

4. Execution Period

If, as part of a contract, the client is granted the right to call off individual advertising materials, the order must be fulfilled within one year of the contract's conclusion.

5. Order Extension

In the case of contracts, the client is entitled, within the agreed period or the period specified in Section 4, subject to available capacity, to order additional advertising materials beyond the quantity specified in the order – subject to a fee in accordance with the then-current price list.

6. Refund

(1) If an order is not fulfilled due to circumstances for which ITFM is not responsible, the client shall, without prejudice any further legal obligations, to reimburse ITFM for the difference between the discount granted and the discount corresponding to the actual purchase.

(2) Unless otherwise agreed, the client is retroactively entitled to the discount corresponding to their actual purchase of advertising materials within one year if, at the start of the period, they entered into a contract that, based on the price list, entitles them to a discount from the outset. The claim to the discount expires if it is not asserted within three months after the expiration of the one-year period.

7. Data Delivery

(1) The Client is obligated to deliver advertising materials in proper form – in particular, in accordance with the Provider's format or technical specifications – in a timely manner (in accordance with the deadline specified in the media documents) prior to the start of placement.
Incoming emails will only be forwarded up to a data volume of 10 MB per email.

(2) ITFMs' obligation to retain the advertising material ends three months after its last distribution.

(3) The Client shall bear the costs incurred by ITFMs for any changes to the advertising material requested by the Client or for which the Client is responsible.

8. Right of Rejection

(1) ITFM reserves the right to reject or block advertising orders – including individual requests within the scope of a contract – if
- their content violates laws or official regulations, or
- their content has been objected to by the German Advertising Council in a complaint proceeding, or
- their publication is unreasonable for ITFM due to their content, origin, or technical format
- their content includes any of the following prohibited content: discrimination or incitement to hatred, adult-only content, deceptive or misleading products/services, infringement of intellectual property rights, product piracy or counterfeit products, shocking/offensive content, sexually explicit/pornographic or obscene content,
illegal products & services, psychic abilities/astrology/fortune-telling, firearms and weapons,
online pharmacies, religious content, tobacco, drugs, unsafe content (adware, spyware, P2P applications, malware, viruses, worms, Trojans, or other malicious computer code), alcohol, gambling.

(2) In particular, ITFM may withdraw an already published advertisement if the client subsequently makes changes to the content of the advertisement itself or if the data referenced by a link is subsequently altered, thereby fulfilling the requirements of paragraph 1.

9. Rights/Grant of Rights

(1) The Client warrants that it possesses all rights necessary for the placement of the advertising material. Within the scope of the advertising contract, the Client indemnifies ITFM against all claims by third parties that may arise due to a violation of statutory provisions. Furthermore, ITFM shall be indemnified against the costs of any necessary legal defense. The Client is obligated to support ITFM in good faith with information and documents in the legal defense against third parties.

(2) The Client grants ITFM all copyrights, ancillary copyrights, and other rights necessary for the use of the advertisement in online media of any kind, including the Internet, in particular the right to reproduce, distribute, transmit, broadcast, extract from a database, and retrieve, to the extent necessary for the execution of the order in terms of both time and content. The aforementioned rights are transferred without geographical limitation in all cases and entitle the use of all known technical methods as well as all known forms of online media.

10. Warranty

(1) ITFM guarantees, within the scope of foreseeable requirements, the best possible reproduction of the advertising material in accordance with the applicable technical standards. The basis for evaluation and billing is the AdImpressions determined by ITFM. The Client is, however, aware that, given the current state of technology, it is not possible to create a program that is completely free of errors. The warranty does not apply to minor errors. A minor error in the display of the advertising material exists in particular if it is caused
- by the use of unsuitable display software and/or hardware (e.g., browser or email client) or
- by disruptions in the communication networks of other operators, or
- by computer failure due to system failure, or
- by incomplete and/or outdated content on so-called proxies (caches) or
- by an outage of the ad server that lasts no longer than 24 hours (consecutive or cumulative) within 30 days of the start of the contractually agreed placement. In the event of an ad server outage lasting a significant period (more than 10% of the booked time) of a time-bound fixed booking, ITFM will attempt to make up for the lost media performance (PIs) or extend the insertion period, provided this does not conflict with the Client's interests. In the event that such a make-up delivery fails within the originally booked insertion period or following an extension of the insertion period, the Client's obligation to pay for the media services not realized or not incurred on average during that period shall lapse. Further claims are excluded.

(2) To the extent that ITFM guarantees this, the Client is entitled to an extension of the insertion period or to the placement of a substitute advertisement in the event of insufficient reproduction quality of the advertising material, provided this does not conflict with the Client's interests. If the extension of the insertion period or the placement of a replacement advertisement fails or is unreasonable, the Client is entitled to a reduction in payment or cancellation of the order with respect to the portion of the media service not yet rendered; otherwise, the right of withdrawal is excluded.

(3) ITFM does not bear the risk of data loss during transmission outside its sphere of control and assumes no warranty and/or liability for data security. The risk passes upon receipt of the advertising material on one of ITFM's servers.

(4) To the extent that the advertising materials are not stored on an ITFM server but are delivered via a third-party server, and the Client, as described in Section 11.2, provides ITFM with the advertising material by communicating the URL of the advertising material on the Client's server or that of the third party, ITFM assumes no warranty or liability for the delivery of the data via the Internet, nor for any resulting further risks, such as error-free delivery and quality of the advertising material and data security.

(5) ITFM will remedy any more than minor disruptions and errors on its servers as quickly as possible and will endeavor to remedy minor disruptions within a reasonable period of time. ITFM will endeavor to keep the service accessible via the web at all times.

(6) ITFM is liable for the availability of its servers to the extent that the unavailability – and thus the work and downtime – is due to intentional or grossly negligent conduct on the part of ITFM. This does not apply if the unavailability is due to force majeure, is not attributable to ITFM, or if the work is performed solely in the interest of the Client.

(7) ITFM and the service provider expressly exclude any other warranties.

(8) ITFM is not obligated to verify the accuracy, timeliness, completeness, reliability, quality, and/or freedom from errors of the advertising materials or content provided and assumes no warranty and/or liability for them, either expressly or impliedly.

(9) ITFM shall only be liable for damages in cases of intent, gross negligence, and the absence of a warranted characteristic; in all other cases, liability arises from a breach of a cardinal obligation, from delay, or from impossibility for damages that could reasonably have been anticipated at the time of contract conclusion, but not for any special, incidental, or indirect damages or consequential damages. With respect to merchants, liability is in any case limited to gross and slight negligence; with respect to vicarious agents who are not legal representatives or executive officers, liability is also limited to intent, for damages that are usually and typically foreseeable in such cases and beyond the Client's control. To the extent that a cardinal obligation in the aforementioned sense has been negligently breached, ITFM shall be liable up to a maximum of the amount of remuneration that ITFM receives or would have received for the placement of the respective advertising material.

(10) Liability for personal injury and under the Product Liability Act remains unaffected by this.

(11) The Client's claims for damages based on defects may only be asserted to the extent that ITFM is responsible for them pursuant to Sections 276, 278 of the German Civil Code (BGB).

(12) Except in cases of intent or gross negligence, ITFM assumes no liability for the quality and availability of access, the quality of display, storage failure, interruption, possible delays, deletion, or transmission errors during communication.

(13) Clauses (13) and (14) do not apply to countries or jurisdictions that do not permit the exclusion or limitation of liability for consequential or incidental damages.

(14) The Client is liable for all consequences and damages incurred by ITFM due to the improper or unlawful use of the services or due to the Client's failure to fulfill its other obligations under these Terms and Conditions. The Client shall indemnify ITFM upon first request against any claims or demands by third parties asserted due to a violation of rights by the Client or based on content created by the Client, including reasonable legal and attorney's fees. Furthermore, the Client undertakes to assist ITFM in defending against such claims.

(15) The foregoing provisions also apply to ITFM's representatives designated by corporate structure or contract, as well as to their vicarious agents.

(16) To the extent that ITFM is liable for damages, ITFM shall place the Client in the position it would have been in had the contract not been concluded (so-called negative interest); claims for damages due to non-performance are excluded.

11. Notice of Defects

In commercial transactions between the parties, the Client must inspect the published advertising material immediately after its first publication and report any defects without delay. The notice period for such commercial transactions begins, in the case of apparent defects, upon the placement of the advertising material, and in the case of hidden defects, upon their discovery. If the Client fails to give notice of defects, the placement of the advertising material shall be deemed approved.

12. Price List

The price list published at the time the order is placed applies. We reserve the right to make changes for business customers. However, for orders confirmed by ITFM, price changes are only effective if they are announced by the provider at least one month prior to the publication of the advertising material.

In the event of a price increase, the client has the right to cancel. The right of withdrawal must be exercised within 5 days of receiving notification of the price increase. Discounts are determined in accordance with the currently valid price list. Advertising agencies and other advertising intermediaries are obligated to adhere to the price lists of the respective provider in their offers, contracts, and invoices with advertisers.

13. Late Payment

(1) In the event of late payment or deferral, interest and collection costs will be charged. In the event of late payment, ITFM may suspend further execution of the current order until payment is made and may require advance payment for the remaining placements.

(2) Objectively justified doubts regarding the client's solvency entitle ITFM, even during the term of the contract, to make the publication of further advertising materials contingent upon advance payment of the amount and settlement of outstanding invoice amounts, regardless of any originally agreed payment terms.

14. Termination

Termination of advertising orders must be made in writing or by email. The final cancellation deadline is one week prior to the start of the campaign. For cancellations made between four weeks and one week prior to the start of the campaign, a cancellation fee of 25% of the invoice amount is due.

Specifically, the Premium Partnership and participation in the business directory are automatically renewed for another year upon the expiration of a booking year, unless terminated with a notice period of 6 weeks prior to the end of the booking period.

ITFM is entitled to terminate the agreement in writing without notice, in particular if

- the customer has failed to meet their payment obligations despite two written reminders,

- the customer has previously altered the advertising material or the target URL without authorization,

- the customer continues to violate material provisions of these Terms and Conditions despite a warning,
the customer commits misconduct directed against third parties by using ITFM's services for illegal purposes or for purposes that are harassing to third parties. In the event of extraordinary termination, ITFM may suspend the placement of the advertising material(s) with immediate effect. In the event of extraordinary termination by ITFM, the Client shall, without prejudice to any further legal obligations, reimburse ITFM for the difference between the discount granted and the discount calculated after termination based on the actual placement of the advertising material(s).

15. Provider's Duty to Provide Information

Unless otherwise agreed, the Provider is responsible for making the number of views of the advertising material available to the Client for retrieval within ten business days of the order's execution, provided that the delivered advertising material meets this specification.

16. Data Protection

The advertising order will be processed in accordance with applicable data protection regulations. The Client is hereby informed that the personal data provided in connection with the use of ITFM's services, in particular that provided during the placement and processing of the order, will be stored, processed, and used in machine-readable form exclusively for the purpose for which the Client provided it, unless consent has been given for another type of use, as well as for the purposes of billing and payment.

17. Place of Performance/Jurisdiction

The place of performance is Immenstadt im Allgäu.

In business dealings with merchants, legal entities under public law, or special funds under public law, the place of jurisdiction for legal actions is Sonthofen. To the extent that the Provider's claims are not asserted in summary proceedings, the place of jurisdiction for non-merchants is determined by their place of residence. German law applies.

If the client's place of residence or habitual abode, even in the case of non-merchants, is unknown at the time the action is filed, or if the client has moved their place of residence or habitual abode outside the jurisdiction of the law after the conclusion of the contract, the place of jurisdiction shall be Immenstadt if the contract was concluded in writing.

18. Final Provisions

(1) All information, consents, notifications, or inquiries regarding these Terms and Conditions, as well as any amendments or additions to these Terms and Conditions, must be made in writing. Transmission via email satisfies the written form requirement. In the case of transmission via fax or email, the date of receipt by the other party shall be decisive.

(2) Amendments and supplements to these Terms and Conditions, including amendments to this clause, must be in writing to be legally effective.

(3) In the event of a conflict, the provisions of these Terms and Conditions shall take precedence over the provisions in the price tables, discount scales, targeting criteria, and the discount.

(4) The invalidity of any provision of this contract shall not affect the validity of the remaining provisions of this agreement. Invalid provisions shall be replaced by provisions that most closely approximate the intended meaning of the invalid provision. The same applies in the event of any gaps that require filling.