American Journal of Obstetrics and Gynecology

Overview

Covering the full spectrum of the specialty, American Journal of Obstetrics & Gynecology, “The Gray Journal,” presents the latest diagnostic procedures, leading-edge research, and expert commentary in maternal-fetal medicine, reproductive endocrinology and infertility, gynecologic oncology, and urogynecology as well as general obstetrics and gynecology. It also publishes the annual meeting papers of several of its sponsoring societies, including the Society for Maternal-Fetal Medicine and the Society of Gynecologic Surgeons. Original Research Articles and Clinical Opinions are published in two forms: an extended abstract in the print journal and the full length version of that article online in the Web version of the American Journal.

Display Advertising

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212-633-3735
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Global Print Circulation 46,576
Avg. Global Monthly Visits 170,816
Avg. Global Monthly Unique Visitors 75,866
Avg. Global Monthly Page Views 100,001
Avg. Global eTOC Distribution 32,990
Print Closings

<table>
<thead>
<tr>
<th>VOLUME/ISSUE</th>
<th>PUBLICATION DATE</th>
<th>SPACE CLOSING</th>
<th>RUN OF BOOK ARTWORK DUE</th>
<th>PREPRINTED SUPPLIED PIECES DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>230/1</td>
<td>January 2024</td>
<td>12/01/2023</td>
<td>12/06/2023</td>
<td>12/13/2023</td>
</tr>
<tr>
<td>230/1S</td>
<td>January 2024 SMFM</td>
<td>12/01/2023</td>
<td>12/06/2023</td>
<td>12/13/2023</td>
</tr>
<tr>
<td>230/2</td>
<td>February 2024</td>
<td>01/03/2024</td>
<td>01/08/2024</td>
<td>01/15/2024</td>
</tr>
<tr>
<td>230/2S1</td>
<td>February 2024 IDSOG</td>
<td>01/03/2024</td>
<td>01/08/2024</td>
<td>01/15/2024</td>
</tr>
<tr>
<td>230/2S2</td>
<td>February 2024 Labor Part 2 Supplement</td>
<td>01/03/2024</td>
<td>01/08/2024</td>
<td>01/15/2024</td>
</tr>
<tr>
<td>230/3</td>
<td>March 2024</td>
<td>02/05/2024</td>
<td>02/08/2024</td>
<td>02/15/2024</td>
</tr>
<tr>
<td>230/4</td>
<td>April 2024</td>
<td>03/08/2024</td>
<td>03/13/2024</td>
<td>03/20/2024</td>
</tr>
<tr>
<td>230/5</td>
<td>May 2024</td>
<td>04/10/2024</td>
<td>04/15/2024</td>
<td>04/22/2024</td>
</tr>
<tr>
<td>230/6</td>
<td>June 2024</td>
<td>05/08/2024</td>
<td>05/13/2024</td>
<td>05/20/2024</td>
</tr>
<tr>
<td>231/1</td>
<td>July 2024</td>
<td>06/06/2024</td>
<td>06/11/2024</td>
<td>06/18/2024</td>
</tr>
<tr>
<td>231/2</td>
<td>August 2024</td>
<td>07/05/2024</td>
<td>07/10/2024</td>
<td>07/17/2024</td>
</tr>
<tr>
<td>231/3</td>
<td>September 2024</td>
<td>08/04/2024</td>
<td>08/08/2024</td>
<td>08/15/2024</td>
</tr>
<tr>
<td>231/4</td>
<td>October 2024</td>
<td>09/03/2024</td>
<td>09/10/2024</td>
<td>09/17/2024</td>
</tr>
<tr>
<td>231/5</td>
<td>November 2024</td>
<td>10/07/2024</td>
<td>10/10/2024</td>
<td>10/17/2024</td>
</tr>
<tr>
<td>231/6</td>
<td>December 2024</td>
<td>11/01/2024</td>
<td>11/06/2024</td>
<td>11/13/2024</td>
</tr>
</tbody>
</table>

Cancellations:

No cancellations will be accepted after closing date. Covers and preferred positions are non-cancellable. Dates subject to change.
## Rates

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>FULL PAGE (BLACK &amp; WHITE)</th>
<th>1/2 PAGE (BLACK &amp; WHITE)</th>
<th>1/4 PAGE (BLACK &amp; WHITE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1x</td>
<td>$6,350</td>
<td>$4,890</td>
<td>$3,420</td>
</tr>
<tr>
<td>3x</td>
<td>$6,275</td>
<td>$4,845</td>
<td>$3,380</td>
</tr>
<tr>
<td>6x</td>
<td>$6,160</td>
<td>$4,680</td>
<td>$2,820</td>
</tr>
<tr>
<td>12x</td>
<td>$6,080</td>
<td>$4,520</td>
<td>$2,710</td>
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<tr>
<td>24x</td>
<td>$6,030</td>
<td>$4,455</td>
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</tr>
<tr>
<td>36x</td>
<td>$5,925</td>
<td>$4,245</td>
<td></td>
</tr>
<tr>
<td>48x</td>
<td>$5,890</td>
<td>$4,230</td>
<td></td>
</tr>
<tr>
<td>72x</td>
<td>$5,800</td>
<td>$4,115</td>
<td></td>
</tr>
<tr>
<td>96x</td>
<td>$5,515</td>
<td>$3,865</td>
<td></td>
</tr>
</tbody>
</table>

### Premium Positions

- Cover 4: 50% B/W Page rate
- Cover 2: 35% B/W Page rate
- Cover 3: 25% B/W Page rate
- Opposite TOC: 25% B/W Page rate
- First Right Hand Page: 25% B/W Page rate
- Other Preferred Positions: 10% B/W Page rate

## Earned Rates

Rates are based on the total units earned during a twelve-month period. Space purchased by a parent company and its subsidiaries is combined to determine earned rate.

For information about our Agency discount (including those for in-house agencies), please contact your Sales Representative.

## Inserts

Furnished inserts are billed at the black and white rate times the number of insert pages.

- **Two-page insert (one leaf):** Two-times earned frequency rate.
- **Four-page or larger insert:** Black & White earned frequency rate.
Acceptance of Advertising

The Publisher, Editor, and Association reserve the right to reject any advertising for any reason. Advertiser shall indemnify and hold harmless the Publisher, Editor, and the owner of the journal from and against any loss, expense, claim, or liability resulting from their advertisement. Advertiser warrants that its advertisements comply with all applicable laws, rules, and regulations. New copy must be submitted by ad space closing date.

*State and local taxes may apply.

Classified / back of book print closings

<table>
<thead>
<tr>
<th>VOLUME/ISSUE</th>
<th>PUBLICATION DATE</th>
<th>CLASSIFIED SPACE CLOSING &amp; RUN OF BOOK ARTWORK DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>230/1</td>
<td>January 2024</td>
<td>11/27/2023</td>
</tr>
<tr>
<td>230/1S</td>
<td>January 2024 SMFM</td>
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</tr>
<tr>
<td>230/2</td>
<td>February 2024</td>
<td>12/28/2023</td>
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<tr>
<td>230/2S1</td>
<td>February 2024 IDSOG</td>
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<tr>
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<td>April 2024</td>
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<td>230/5</td>
<td>May 2024</td>
<td>04/04/2024</td>
</tr>
<tr>
<td>230/6</td>
<td>June 2024</td>
<td>05/02/2024</td>
</tr>
<tr>
<td>231/1</td>
<td>July 2024</td>
<td>05/31/2024</td>
</tr>
<tr>
<td>231/2</td>
<td>August 2024</td>
<td>07/01/2024</td>
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<td>December 2024</td>
<td>10/28/2024</td>
</tr>
</tbody>
</table>

Cancellations:

No cancellations will be accepted after closing date. Covers and preferred positions are non-cancellable. Dates subject to change.
Classified / back of book print advertising

Rates

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>FULL PAGE (BLACK &amp; WHITE)</th>
<th>1/2 PAGE (BLACK &amp; WHITE)</th>
<th>1/4 PAGE (BLACK &amp; WHITE)</th>
<th>1/8 PAGE (BLACK &amp; WHITE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1x</td>
<td>$ 5,895</td>
<td>$ 4,800</td>
<td>$ 3,575</td>
<td>$ 2,085</td>
</tr>
<tr>
<td>3x</td>
<td>$ 5,830</td>
<td>$ 4,745</td>
<td>$ 3,520</td>
<td>$ 2,065</td>
</tr>
<tr>
<td>6x</td>
<td>$ 5,725</td>
<td>$ 4,605</td>
<td>$ 2,985</td>
<td>$ 1,780</td>
</tr>
</tbody>
</table>

4 COLOR CLASSIFIEDS (BACK-OF-BOOK): COLOR METALLIC COLOR STANDARD COLOR MATCHED COLOR

| 3,110 | 690 | 1,740 | 775 | 995 |

Confidential Email Inbox

Cost: $40.

Agency Discount

For information about our Agency discount (including those for in-house agencies), please contact your Sales Representative.

Cancellations:

Must be received in writing on or before the announced closing date.

Run of Book Print Ads

Sizing

Trim: 8" x 10-3/4"

1/4" from all trim edges.

Binding: Perfect; Jogs to head

Printing Process: Litho Web

Halftone Screen: Cover: 150 line screen Text: 150 line screen

<table>
<thead>
<tr>
<th>AD SIZE</th>
<th>NON-BLEED</th>
<th>BLEED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trim</td>
<td>8&quot; x 10-3/4&quot;</td>
<td>-</td>
</tr>
<tr>
<td>Full Page</td>
<td>7-1/2&quot; x 10-1/4&quot;</td>
<td>8-1/4&quot; x 11&quot;</td>
</tr>
<tr>
<td>Spread</td>
<td>15&quot; x 10&quot;</td>
<td>16-1/4&quot; x 11&quot;</td>
</tr>
<tr>
<td>1/2 Horizontal</td>
<td>7&quot; x 5&quot;</td>
<td>8-1/4&quot; x 5-3/8&quot;</td>
</tr>
<tr>
<td>1/2 Vertical</td>
<td>3-1/2&quot; x 10&quot;</td>
<td>4-1/4&quot; x 11&quot;</td>
</tr>
<tr>
<td>1/4 Page</td>
<td>3-1/2&quot; x 5&quot;</td>
<td></td>
</tr>
</tbody>
</table>
Specifications

File Format

**PDF or PDF/X-1a compliant files, saved as PDF version 1.3.**

Transparencies within the supplied PDF(s) will be warned. The transparent elements contained in your file(s) must be converted within the native layout application or flattened in Acrobat using the High Resolution Flattener Presets to avoid overprint issues.

Saving your PDF to Acrobat 4 (PDF 1.3) compatibility will ensure transparent elements are flattened. If the ad contains spot colors that are not converted to process colors (CMYK) before flattening, overprint and/or trap issues may occur.

The following layout applications yield the optimum results for creating a print-compliant PDF and are expected to follow all requirements listed in this document:

- InDesign version 2 or higher (CS preferred)
- QuarkXPress version 6.5 or higher

Additional costs may apply if problems are encountered.

*NOTE: When using Adobe Illustrator it is preferred to have all fonts converted to outline/paths, and files submitted as EPS files.*

Images

All high-resolution images and fonts must be included. TIFF & EPS files must conform to the following minimum resolution specifications:

- Grayscale and Color images: 300 dpi
- Combination Grayscale and Color images: 500-900 dpi
- Line art (Bitmap) images: 900-1200 dpi

Higher image resolutions are acceptable as they exceed the minimum requirements, but in some cases unnecessary resolution will be discarded to achieve smaller file sizes.

Fonts

Use of PostScript Type 1 fonts is encouraged. Include fonts for any embedded graphics. DO NOT use Type 3 or Multiple Master fonts. Avoid using Macintosh menu-stylized fonts, Macintosh “city” fonts (Chicago, Geneva, etc.) and Microsoft Outlook fonts (Tahoma, Impact, etc.).
Page Layout
Regardless of the file format supplied, all ads must conform to the following specifications:

- Final size must meet journal trim size and include 1/8” bleed image on all four sides.
- Files will include trim marks with a minimum 3/16” offset
- No content is to be within 1/4” of all trim edges.
- Supply as single page files only
- Right Reading, Portrait Mode, 100% size, No Rotation.
- All fonts and graphics must be either embedded or included with the files and conform to the format type listed above. Images must also conform to the specifications above for minimum image resolution.
- All color ads should be supplied as composite files.
- Reverse type should be no less than 6pt. Fine lettering (thin lines, serifs) should be restricted to one color.
- Embedded images should not be scaled, cropped/masked or rotated within the page layout application but instead should be manipulated in a proper image editing program (ex. Photoshop) and then imported into the page layout program at proper size and position.
- DO NOT nest EPS files within EPS files.
- All lines and line art images should be of a minimum 1/3 pt thickness (1/2 pt for reverses) at final size to reproduce effectively on press.
- Crop marks and SWOP color bars must be included and positioned 1/2” outside trim.

Color Space
All color images and files are to be supplied as CMYK with a Total Area Coverage (TAC) not to exceed 300% for the darkest area of an image. Files supplied as RGB will be automatically converted to CMYK.

Spot Colors
Spot colors are to be identified using the standard Pantone naming convention and not a custom color such as "Dark Blue." PMS colors will be converted to process unless otherwise specified. When using both art and layout programs be sure spot color naming is consistent in all applications (ex. Do not define both PMS 201CV and PMS 201CVC). Any non-intended spot colors will be converted to CMYK.

Trapping and Screening
Overprints and knockouts should be defined. Files are NOT to be trapped or prescreened. Our Prepress service provider will use industry recognized trapping software to auto-trap your files for optimum performance and reproduction on press and will apply the appropriate screening. Note that these trap settings may force small text and fine graphics to overprint to hold registration on press.

Proofs
If submitting a proof for color match on press, please send a SWOP-certified contract color proof (with SWOP proofing bar or GATF proof comparator), produced from the final submitted file and imaged at 100% scale. Revised proofs must be supplied whenever a text or design change is made. For a list of current SWOP-approved proofs visit https://idealliance.org/systems-certification/certified-hard-copy-proofing-systems/. Desktop inkjet printer proofs do not meet SWOP specifications. Elsevier cannot guarantee color match unless acceptable proof is provided. If a contract proof is not supplied Elsevier will run to standard ink densities and dot gains.

Delivery
Submit PDF ad files to Elsevier ad portal at www.ads4els.com

Conformance to Specs
Variances from the above specifications may not yield results that conform to Elsevier quality control standards.
Supplied Print Ad Pieces

Size - 2 page: 8-3/4" x 11"
Size - 4 page: 16-1/2" x 11"

Trimming: For 2 page 80# text preferred; 4 to 8 pages – 60# text minimum; 80# text maximum. Inserts that do not meet these minimum/maximum weights must be sent to the publisher two weeks prior to advertising close date for evaluation and print compatibility.

Closing Date for Booking Inserts: Same as ad space closing

Insert delivery date: See Insert due dates

All inserts must be submitted to Publisher for approval of stock, design and other mechanical specifications. Copy of insert must accompany insertion order. Note: Failure to meet insert specifications & packaging guidelines may result in additional charges and/or delays with insertion.

Insert Quantity

Contact Ad Sales Services. For conference copy distribution, contact Ad Sales Services.

Insert Packing & Shipping Instructions

Inserts packed one up, folded if four pages, flat if two pages. All inserts must be delivered to the printer in cartons, with journal title, quantity, product & issue date (month/year) clearly marked. If shipping inserts for more than one issue date, inserts must be packed separately and clearly marked indicating journal title, issue date (month/year) and quantity.

Insert Shipments Address

American Journal of Obstetrics and Gynecology
LSC Communications
1600 North Main Street
Pontiac, IL 61764
United States
Attn: Elsevier Team

Disposition of Reproduction Materials

All digital ad files will be held for twelve months only unless otherwise notified. Left over inserts will be held until the issue mails. After issue mailing is completed any unused inserts for that issue will be destroyed unless otherwise indicated on the insertion order. Excess inserts held in storage beyond completion of insertion date will be subject to storage charges.

For Contracts, Insertion Orders & Production Materials

Send new print ad files and submit pickup ads to www.ads4els.com.
## Digital Specs

### Website

<table>
<thead>
<tr>
<th>POSITIONS</th>
<th>AD</th>
<th>SIZE (PIXELS)</th>
<th>EXPANDABLE (PIXELS)</th>
<th>EXPANDABLE DIRECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top</td>
<td>Leaderboard</td>
<td>728 x 90</td>
<td>728 x 315</td>
<td>Down</td>
</tr>
<tr>
<td>Top</td>
<td>Mobile Leaderboard</td>
<td>300 x 50 or 320 x 50</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Side</td>
<td>MPU</td>
<td>300 x 250</td>
<td>600 x 250</td>
<td>Left</td>
</tr>
<tr>
<td>Side</td>
<td>Skyscraper</td>
<td>160 x 600 or 120 x 600</td>
<td>320 x 600</td>
<td>Left</td>
</tr>
<tr>
<td>On page load</td>
<td>Prestitial*</td>
<td>300 x 250 or 480 x 640</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

**FORMATS**
- jpeg, png, gif, HTML5†, 3rd party tags

**TRACKING PIXELS**
- Yes

**MAX FILE SIZE**
- 200 KB

**MAX ANIMATION (TIME/LOOPS)**
- 15 seconds/ 3 loops

**PRESTITIAL FREQUENCY**
- 1 impression/6hrs/user

*Supply iFRAME tags for scrolling elements in ad; HTML5 must be provided as a 3rd party tag for prestitial banners.

†Excluding personally identifiable information (PII).

### eTOC Email

<table>
<thead>
<tr>
<th>POSITION</th>
<th>AD</th>
<th>SIZE (PIXELS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top</td>
<td>Leaderboard</td>
<td>728 x 90</td>
</tr>
<tr>
<td>Middle</td>
<td>MPU</td>
<td>300 x 250</td>
</tr>
</tbody>
</table>

**FORMATS**
- jpeg, png, gif, (static image only)

**TRACKING PIXELS**
- No

**MAX FILE SIZE**
- 200 KB

MPU banners, positions 1, 2, 3, are stacked vertically
Animation and expandable banners unavailable

### AIP Email

<table>
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<tr>
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**TRACKING PIXELS**
- No

**MAX FILE SIZE**
- 200 KB

Animation and expandable banners unavailable

Contact your sales representative for all digital advertising rates and opportunities.
1. **Applicability**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

2. **Offer and acceptance/ Description**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

3. **Cancellation & Returns**

All returns of goods must be made in accordance with the provisions of this TC and to avoid the effects of such event to the extent possible. SHALL LIMIT THE CLIENT'S EXISTING LEGAL OR STATUTORY RIGHTS WHERE IT IS ACTING AS A CONSUMER. The parties agree that the London law: (a) any loss of anticipated profits or expected future business; (b) damage to reputation or goodwill; (c) any loss of business; (d) any damage to or destruction of any computer system, software or data; (e) any loss that was not foreseeable by the Client and Elsevier at the time this TC was entered into; or (f) any loss not of a kind contemplated by the parties at the time this TC was entered into. The Client has entered into this TC in accordance with the date of publication of the Product and the Client shall be entitled to apply any monies received by the Client, to clear any of the Client's outstanding debts to Elsevier. The Client may not be able to arrange for such copy to be published on the agreed date or for the agreed period. Payment will be made within thirty (30) days of the invoice date in the currency received. In case of any dispute, contact Elsevier to resolve the matter. Products shall transfer to the Client. Products shall be at the Client's risk as from delivery. The Client shall make all payments due under the TC and in advance of any other agreements or contracts, except where an express contract to the contrary is evidenced. The Client shall be solely responsible at its own cost for completing any foreign exchange-related procedures in the said territory. The Client shall not be entitled to assign any monies received by the Client for the copies of the Product notwithstanding that ownership of any of the copies of the Product has not passed to Elsevier. Upon the Client's written request, Elsevier shall provide a written confirmation of the Client's credit limit.

4. **Compliance with laws**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

5. **Liability and claims**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

6. **Intellectual property**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

7. **Distribution**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

8. **Prices, taxes and currencies**

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9. **Pricing and currency terms**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

10. **Payment**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

11. **Terms and conditions**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

12. **Compliance with laws**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.

13. **Cancellations & Returns**

These terms and conditions shall apply to all offers, proposals and agreements made between Elsevier and the Client. All such offers, proposals and agreements are subject to the Client's acceptance which shall be deemed to have been given at any time when the Client has written to Elsevier accepting the relevant proposal, order acknowledgement or order confirmation. If the Client does not accept any offer, proposal or agreement, Then Elsevier shall be entitled to refuse to supply any Client who has exceeded its credit limit. Any Client account that is overdrawn shall be deemed to be in arrears, and unless the Client makes full payment of the amount overdue together with interest at a reduced discount and the Client shall pay to Elsevier all bank charges and foreign exchange charges.