

BANKRATE, INC.
STOCK OWNERSHIP GUIDELINES
Effective January 1, 2015

The Board of Directors (the "Board") of Bankrate, Inc. (the "Company") has adopted the following stock ownership guidelines for the Company CEO, Company CFO, CEO Bankrate.com, CEO Caring, CEO Bankrate Credit Cards, the other corporate Senior Vice Presidents of the Company, and the independent directors of the Board:

- Company CEO: lesser of 5x base salary and 160,000 shares
- Company CFO: lesser of 2x base salary and 55,000 shares
- CEO Bankrate.com: lesser of 2x base salary and 55,000 shares
- CEO Bankrate Credit Cards: lesser of 2x base salary and 45,000 shares
- CEO Caring: lesser of 2x base salary and 35,000 shares
- Other corporate Senior Vice Presidents: lesser of 1x base salary and 20,000 shares
- Independent Directors: lesser of 5x annual cash retainer and 15,000 shares

The ownership calculation will include shares owned directly or indirectly by a person, and unvested time based restricted stock. The ownership calculation will exclude unearned performance shares and unexercised stock options.

Persons subject to the stock ownership guidelines will have until the later of January 1, 2018 and the third anniversary of such person's first date of employment with the Company (or promotion date) to come into compliance with the guidelines. Persons not in compliance by the compliance deadline will be required to hold 50% of net shares received/held upon vesting or exercise of any equity award until the guideline is met.

The Nominating & Governance Committee will evaluate compliance with the guidelines on an annual basis following January 1, 2016. The Nominating & Governance Committee will also evaluate the guidelines on an annual basis to determine if modifications need to be made as a result of salary or personnel changes.