INVESTOR WARNING

(Vienna, 28 February 2009)
Pursuant to Article 4 para. 7 of the Bankwesengesetz (BWG; Banking Act), the Financial Market Authority (FMA) is entitled in individual cases to disclose to the general public by publication in the official gazette “Amtsblatt zur Wiener Zeitung”, or in any other official bulletin with nationwide circulation, the name of a company not entitled to carry out certain banking (Article 1 para. 1 no. 3 BWG).

By publication in the official gazette “Amtsblatt zur Wiener Zeitung” of 28 February 2009, the FMA is exercising this right and warns against the conclusion of banking transactions requiring a licence with the following provider:

Gaz Fin
04085 Kiev
Prospekt Frunze 22 OF 135
www.gazfin.com

This provider does not possess a licence issued by the FMA to carry out certain banking transactions in Austria. Therefore, the provider is neither allowed to conclude loan agreements nor to grant loans (credit business) on a commercial basis.