

INVESTOR WARNING

(Vienna, 08 March 2013)

Pursuant to Article 64 para. 9 of the Zahlungsdienstegesetz (ZaDiG, Payment Services Act) the Austrian Financial Market Authority (FMA) may disclose to the general public by publication on the Internet, in the official gazette "Amtsblatt zur Wiener Zeitung", or in any other newspaper with nationwide circulation, that a particular natural or legal person (person) is not entitled to carry out payment services, provided that said person has given cause for such action and informing the general public is deemed necessary and reasonable with regard to possible disadvantages of the person concerned.

By publication in the official gazette "Amtsblatt zur Wiener Zeitung" of 08 March, the FMA informs, that

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is not entitled to carry out payment services in Austria that require a licence. The provider is therefore not allowed to execute credit transfers including standing orders (payment transactions/credit transfer transactions) pursuant to Article 1 para. 2 no.2 lit c of the Payment Services Act (ZaDiG).