

INVESTOR WARNING

(Vienna, 30 January 2013)

Pursuant to Article 4 para. 7 first sentence of the *Bankwesengesetz* (BWG; Banking 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 certain banking transactions, 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 30 January 2013, the FMA informs, that

CONCRED GmbH
(formerly EUROCREC GmbH)
Millennium Tower, 23. Etage,
Handelskai 94-96
1200 Wien
Web: www.concred.at
www.eurocred.at

is not entitled to carry out banking transactions in Austria that require a licence. The provider is therefore not allowed to broker credit business on a commercial basis (Article 1 para. 1 no. 18 lit b BWG in conjunction with Article 1 para. 1 no. 3 BWG).