

INVESTOR WARNING

(Vienna, 8 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 8 January 2013, the FMA informs, that

Swiss Money Finance Ltd.
with alleged business location in
145-157 St. John Street
London EC1V 4PW
United Kingdom
www.swissmoneybank.at

is not entitled to carry out banking transactions in Austria that require a licence. The provider is therefore neither allowed to conclude loan agreements or to grant loans (credit business) on a commercial basis (Article 1 para. 1 no. 3 of the *Bankwesengesetz* (BWG; Banking Act)) nor 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).