

INVESTOR WARNING

(Vienna, 11 October 2012)

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 11 October 2012, the FMA informs, that

Money Management AG

Schmiedgasse 6

9320 Arbon

Schweiz

in the past

Bonstettenstrasse 21

8610 Uster

Schweiz

CH-020.3.007.240-6

Web: www.volks-kredit.at

E-Mail: office@money-management24.ch

is not authorised to carry out certain banking transactions requiring a licence in Austria. The provider is therefore not entitled to broker loans (Article 1 para. 1 no. 18 lit b BWG in conjunction with Article 1 para. 1 no. 3 BWG).