

INVESTOR WARNING

(Vienna, 7 January 2010)

Pursuant to Article 4 para. 7 first sentence of the *Bankwesengesetz* (BWG; Banking Act) resp. Article 64 para. 9 first sentence 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 certain banking transactions resp. payment services (Article 1 para. 2 ZaDiG), 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 7 January 2010, the FMA informs, that

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is not authorised to carry out certain banking transactions or payment services requiring a licence in Austria pursuant to Article 1 para. 1 no. 1 BWG. The commercial acceptance of funds from other parties for the purpose of administration or as deposits (deposit business) is therefore not allowed, neither the provision of non-cash payment transactions, clearing services and current-account services for other parties (current account business) pursuant to Article 1 para. 1 no. 2 BWG nor the conclusion of money-lending agreements and the extension of monetary loans (lending business) pursuant to Article 1 Para. 1 Z 3 BWG (Article 1 para. 1 no. 18 lit b BWG) or the commercial transaction of bank transfers including standing orders pursuant to Article 1 para. 2 no. 2 lit c ZaDiG.