

INVESTOR WARNING

(Vienna, 28 February 2009)

Pursuant to Article 4 para. 7 of the *Bankwesengesetz* (BWG; Banking Act), the Financial Market Authority (FMA) is entitled in individual cases to disclose to the general public by publication in the official gazette “*Amtsblatt zur Wiener Zeitung*”, or in any other official bulletin with nationwide circulation, the name of a company not entitled to carry out certain banking (Article 1 para. 1 no. 3 BWG).

By publication in the official gazette “*Amtsblatt zur Wiener Zeitung*” of 28 February 2009, the FMA is exercising this right and warns against the conclusion of banking transactions requiring a licence with the following provider:

Gaz Fin
04085 Kiev
Prospekt Frunze 22 OF 135
www.gazfin.com

This provider does not possess a licence issued by the FMA to carry out certain banking transactions in Austria. Therefore, the provider is neither allowed to conclude loan agreements nor to grant loans (credit business) on a commercial basis.