

***The AFM warns against Ahmporn Thongpuu, Ampay Kanoknathkhun, Atjamae Por-orn, Credit Vergadain, KEB Credit, Loan Exchange, Patcharee Precharun, Patchari Pritchakun, Surin Waanaa, Surin Wana, T.Y.I.B. and Worramong Chamtjaiwong. The AFM suspects that in fact only one institution or person operates behind these names. In addition the AFM suspects that this institution or person uses other names too.***

The Netherlands Authority for the Financial Markets (AFM) is warning consumers not to accept any credit offers made by aforementioned institutions. The AFM believes that those institutions offer and have offered credit in the Netherlands without a license or exemption. Offering credit in the Netherlands without a license or an exemption, constitutes a violation of Article 2:60 of the Act on Financial Supervision [Wet op het financieel toezicht].

The AFM emphasizes that KEB Credit must not be confused with the Korea Exchange Bank (KEB). The Korea Exchange Bank is licensed to offer credit in the Netherlands.

The aforementioned institutions use the following particulars for their credit offering:

**Fax numbers:**

(+31)(0)87-7846771, (+31)(0)87-7848832 and (+31)(0)87-7848332

**Email addresses:**

acclaimedloans@gmail.com, aeneascash@aol.com, credit.oasis@gmail.com, credit\_vegadain@lavabit.com, CVPLC@lavabit.com, keb.credit@gmail.com, KebService@aol.com, laverna@lavabit.com, loanandmoneyexchange@gmail.com, loanexchange@lavabit.com, moret.consultants@gmail.com, TongYangIB@aol.com and YongYangIB@aol.com.

**Names:**

Ann Daraa, Astrid Chanson, David Chan, David Chuii, John Wallenberg, Mark Ovid and R. Hui.

The AFM advises consumers, wanting to do business with an institution or person, to first check the relevant register on the AFM website to see whether the institution or person in question is registered and authorized to offer financial services in the Netherlands.

The AFM also urges consumers to consult the warning lists in advance. It would be unwise to pay for any insurance premium before the offered credit is received. The AFM advises consumers to be especially alert when institutions or persons make use of free email addresses like gmail, lavabit and hotmail or free fax numbers. Free fax numbers often start with (+31)(0)87 or (+31)(0)84).

The three AFM warning lists are available online at [www.afm.nl/waarschuwingslijsten](http://www.afm.nl/waarschuwingslijsten) <<http://www.afm.nl/waarschuwingslijsten>>: (1) institutions and individuals without the license required by law, (2) institutions which do not issue a prospectus along with their securities as required by law, and (3) institutions against which foreign supervisory authorities have issued warnings. Investors who have any queries or complaints should contact the Financial Markets Information Line on +31 20 797 3715.