

INVESTOR WARNING

(Vienna, 20 July 2010)

Pursuant to 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 or payment services, 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 20 July 2010, the FMA informs that

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is not authorised to carry out certain payment services requiring a licence in Austria. The provider is thus not permitted to provide services upon which, without setting up a payment account in the name of the payer or payee, a monetary sum from a payer is received exclusively for the purposes of transferring a corresponding sum to a payee or other payment services provider acting on behalf of the payee, or upon which the monetary sum is received on behalf of the payee and is made available to the payee (money remittance transaction pursuant to Article 1 para. 2 no. 5 ZaDiG).