

INVESTOR WARNING

(Vienna, 9 September 2008)

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 transactions (Article 1 para. 1 no. 3 BWG; credit business).

By publication in the official gazette “*Amtsblatt zur Wiener Zeitung*” of 9 September 2008, the FMA is exercising this right and warns against the conclusion of banking transactions requiring a licence with the following provider:

Incentive Breil/Brigels SA
with its alleged head office at
Casa Sentupada
CH-7165 Breil/Brigels
or
Einsidlerstrasse 402
CH-8810 Horgen ZH
Switzerland

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