

INVESTOR WARNING

(Vienna, 6 March 2015)

The Austrian Financial Market Authority (FMA) may, pursuant to Article 64 para. 9 of the Payment Services Act (ZaDiG; *Zahlungsdienstegesetz*), 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, provided this person has given cause for such action and informing the general public is deemed necessary and reasonable in the light of possible disadvantages for the person concerned.

By publication in “*Amtsblatt zur Wiener Zeitung*” of 6 March 2015, the FMA therefore informs that

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is not entitled to carry out payment services in Austria that require a licence. The provider is neither allowed to execute credit transfers including standing orders (payment transactions/credit transfer transactions) pursuant to Article 1 para. 2 no. 2 lit c ZaDiG nor to execute money remittance transactions pursuant to Article 1 para. 2 no. 5 ZaDiG.