INVESTOR WARNING

(Vienna, 9 November 2012)

Pursuant to Article 4 para. 7 first sentence of the Bankwesengesetz (BWG; Banking Act) resp. Article 92 para. 11 first sentence of the 2007 Wertpapieraufsichtsgesetz (WAG 2007; Securities Supervision 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 resp. investment 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 9 November 2012, the FMA informs, that

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is not entitled to carry out banking transactions or provide investment services in Austria that require a licence. The provider is therefore neither entitled to deal for own or other than own account with securities (Article 1 para. 1 no. 7 lit. e of the Bankwesengesetz (BWG; Banking Act) nor to provide investment advice relating to financial instruments on a commercial basis (Article 3 para. 2 no. 1 of the 2007 Wertpapieraufsichtsgesetz (WAG 2007; Securities Supervision Act).