

## INVESTOR WARNING

*(Vienna, 31 January 2009)*

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).

By publication in the official gazette “*Amtsblatt zur Wiener Zeitung*” of 31 January 2009, the FMA is exercising this right and warns against the conclusion of banking transactions requiring a licence with the following provider:

Inter Credit Group  
04085 Kiev  
Prospekt Frunze 22 OF 135  
*resp.*  
02098 Kiev  
Prospekt Pavla Tischini 12-A OF 113  
<http://intercreditgroup.com>  
[www.inter-credit-group.de.pn](http://www.inter-credit-group.de.pn)

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