

Information to the Investor Warning published by the Austrian Financial Market Authority on 5 November 2019

We have been made aware that an unknown institution and/or person illicitly uses our name and part of our company data on their website to offer financial products. Due to the illicit use of our name the impression has been created that a relation to us, Intermarket Bank AG Vienna, a European-based and registered financial institution existed – which is not the case.

In order to prevent further misuse of our name and hinder future activities via their website, we have taken action to take down the websites that illicitly carry our data. Furthermore, we have informed the Austrian Financial Market Authority of the situation to mitigate the risk of un-allowed activities, who published below Investor Warning on Nov 5, 2019.

By this information, we, Intermarket Bank AG, Vienna, Austria would like to point out that

- there we have no connection/relation whatsoever to the website www.intermarketbank.com
- · we have no subsidiaries/affiliates in Brazil and/or Portugal,
- we do not offer any products to private individuals but are specialized in receivables finance for corporates.

In case of questions please contact us by E-Mail: ombudsstelle@intermarket.at

Investor Warning published on www.fma.gv.at on Nov 5, 2019

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Pursuant to Article 4 para. 7 first sentence of the Bankwesengesetz (BWG; Banking 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.

By publication in the official gazette "Amtsblatt zur Wiener Zeitung" of 05.11.2019, the FMA hereby informs that the unknown operator of the website

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are not entitled to carry out banking transactions in Austria that require a licence. The provider shall therefore not be permitted to conclude money-lending agreements and to extend monetary loans (lending business) pursuant to Article 1 para. 1 no. 3 BWG.

It is also advised that there is no connection between the unknown operator of the website www.intermarketbank.com and Intermarket Bank AG, FN 94144y, Am Belvedere 1, 1100 Vienna.