

INVESTOR WARNING

against Royal međugeneracijska solidarnost d.d.

The Croatian Financial Services Supervisory Agency (hereinafter: Agency) alerts pension beneficiaries and potential pension beneficiaries to the activities of Royal međugeneracijska solidarnost d.d., Trg Mažuranića 13, Zagreb, OIB: 69223811952, registered with the Commercial Court Register in Zagreb under MBS: 080004339.

Royal međugeneracijska solidarnost d.d. is a company that offers pension payment services to pension beneficiaries in the Republic of Croatia without authorisation from the Agency.

The Agency warns all pension beneficiaries and potential pension beneficiaries that the said company does not have authorisation from the Agency to carry out such activities in the Republic of Croatia pursuant to the Act on Pension Insurance Companies and Payment of Pensions Annuities Based on Individual Capitalised Savings (Official Gazette 106/99, 63/00, 107/07 and 114/11).

The Agency therefore urges pension beneficiaries and potential pension beneficiaries to exercise extreme caution when making a decision about accepting an offer made by Royal međugeneracijska solidarnost d.d., as the Agency does not monitor the lawfulness of business operations of that company, nor can it have any influence on the protection of rights and interests of pension beneficiaries dealing with companies and/or persons lacking appropriate authorisations and/or licences from the Agency.

The list of companies possessing authorisation from the Agency to provide services relating to pension insurance and pension payment is available on the website of the Agency: www.hanfa.hr.