

DESCRIPTION OF THE CALCULATION OF THE REGULAR PURCHASE ORDER (AUTO BUY PLUS) AND TURBO BUY PLUS, AVAILABLE MODES AND APPLIED PARAMETERS

Introduction

1. This document describes the functionality of the Regular Purchase feature and the mechanism for calculating the purchase amount under Turbo Buy Plus offered by Invity.
2. Capitalised terms used in this document have the meaning given to them in Article 2 (Definitions) of the General Terms and Conditions (the “Terms”), unless expressly stated otherwise.
3. In the event of any inconsistency between the Czech, English or any other language version of this document, the Czech version shall prevail.

Overview

4. The Regular Purchase feature available through the Invity Application enables recurring purchases under predefined conditions. Regular Purchases in “normal” Mode and using the Original Calculation are executed once per week, every Monday. Regular Purchases and recurring purchases under Turbo Buy Plus using the Improved Calculation are executed at the frequency selected by the User, namely once per week, once every two weeks, or once per month. Regular Purchase and Turbo Buy Plus are available exclusively for Bitcoin.
5. The objective of the Regular Purchase feature is to reduce the average acquisition cost and to limit exposure during periods of exceptionally high prices.
6. The average value of Bitcoin over the preceding 120 weeks, as well as the reference value for the relevant purchase day, is derived from price data published by the selected exchange.
7. The amount of the Regular Purchase for a given week is determined based on the relative deviation of the current price from the above-mentioned average.
8. Purchases are executed on a weekly basis each Monday following the close of the previous trading week. For the Improved Calculation, the purchase is executed at the frequency selected by the User.
9. Invity does not make investment decisions on behalf of Users and does not influence the amount of any Regular Purchase. The Regular Purchase feature is available in two modes: Normal Mode and Combined Mode.

Detailed description of the Regular Purchase calculation

10. The Original Calculation, comprising the “normal” mode and the previous method of automated calculation in the “combined” mode (the “**Original Calculation**”), uses the following calculation formula, namely:

$$i = max \times \frac{[3 - (\frac{cp}{wma})^2]}{3}$$

11. The variables used in the formula in Article 10 are defined as follows:

i the calculated amount of the Regular Purchase;

max the maximum Regular Purchase amount set by the User;

cp the price of Bitcoin on the relevant Monday;

wma the average price of Bitcoin over the preceding 120 weeks.

12. For each week, the resulting purchase amount is calculated as a proportion of the maximum Regular Purchase amount (max), adjusted according to the extent to which the current Bitcoin price deviates from its 120-week moving average.
13. The formula ensures that the maximum Regular Purchase amount set by the User is never exceeded.
14. The final purchase amount depends on the selected Regular Purchase mode.
15. In addition to the Original Calculation, you can select a new, improved calculation in “combined” mode (hereinafter referred to as the “**Improved Calculation**”), in which the amount of the regular purchase is determined according to the following formulas:

$$i = \min + (\max - \min) \times s$$

$$s = \frac{3 - \left(\frac{cp}{wma}\right)^2}{3 - 0.7^2}$$

16. The variables used in the Improved Calculation are defined as follows:
 - i the calculated amount of the Regular Purchase;
 - min the minimum Regular Purchase amount set by the User;
 - max the maximum Regular Purchase amount set by the User;
 - cp the price of Bitcoin on the purchase day;
 - wma the average price of Bitcoin over the preceding 120 weeks;
 - s the engagement rate, ranging from 0 to 1; if the calculated value is less than 0, a value of 0 is used, and if it is greater than 1, a value of 1 is used.
17. The Improved Calculation reaches the maximum amount ($i = \max$) once the current price falls approximately 30% below the 120-week moving average (ratio $cp/wma = 0.7$), and the minimum amount ($i = \min$) where the ratio cp/wma equals the square root of 3 (approximately 1.73). Between these values, the purchase amount changes continuously. The Improved Calculation always executes a purchase of at least the minimum amount and never exceeds the maximum amount set by the User.
18. The Improved Calculation is also used to determine the amount of each individual purchase under Turbo Buy Plus.

Regular purchase mode

19. The User may choose between Normal Mode and Combined Mode for the Regular Purchase feature. Going forward, only the Combined Mode with the Improved Calculation can be newly set up. The Normal Mode and the Original Calculation remain available only to Users who were using them as of 30 June 2026.
20. In Normal Mode:

- a. The User sets a maximum Regular Purchase amount (max), which must be greater than EUR 30 and less than EUR 10,000;
- b. Each Monday, the value “i” is calculated automatically by Invity’s internal software using the formula described in Article 10 of this document;
 - i. If the calculated value “i” is less than 0, no Regular Purchase is executed for that week;
 - ii. If the calculated value “i” is greater than 0, a purchase is executed in the amount of “i” (in EUR). Where the calculated value “i” falls between EUR 1 and EUR 30, a purchase in the minimum amount of EUR 30 is executed.

21. In Combined Mode and Turbo Buy Plus:

- a. The User sets both a minimum and a maximum Regular Purchase amount (max). The minimum amount must be greater than EUR 30;
- b. On the relevant day, the value “i” is calculated automatically by Invity’s internal software using the formula described in Article 10 or Article 15 of this document, depending on the type of calculation (Original Calculation or Improved Calculation);
 - i. If “i” is less than 0, a purchase is executed in the minimum amount defined by the User;
 - ii. If “i” is greater than 0 but lower than the User-defined minimum amount, a purchase is executed in the minimum amount defined by the User;
 - iii. If “i” exceeds the User-defined minimum amount, a purchase is executed in the amount of “i” (in EUR).

22. Regardless of the selected mode, the Invity Application informs the User prior to the selection of a payment method about the amount that would have been invested at the previous purchase and an illustrative estimate of potential returns over a five-year horizon, based on data from the preceding 120 weeks (in particular, the historical average value of Bitcoin).

23. Regardless of the selected mode, the Invity Application will never execute a purchase exceeding the maximum Regular Purchase amount set by the User.

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