

## Pricing and Sustainability Information

Bittimaatti Oy

### Version History:

- Version 1.0 New Version
- 1.1 Clarified pricing information in section 2. Added clarification to section 3 regarding non-discriminatory business policy.
- 1.2 Further clarified pricing in section 2.
- 1.3 Added cryptocurrency-related risks.
- 1.4 Added whitepaper links for ETH, LTC, BTC. Included past year trading volumes and average prices.

Approved by: Board of Directors Approval Date: 23.05.2025 Implementation Date: 01.11.2024  
Latest Version: 11.07.2025 Drafted by: Board & CEO

### Applicable Regulations (Last updated):

- Finnish Act on Providers of Crypto-Asset Services and Crypto-Asset Markets (402/2024), updated 28.06.2024
- Regulation (EU) 2023/1114 on Markets in Crypto-Assets (MiCA), 09.01.2024
- Commission Delegated Regulation (EU) 2025/305, 31.10.2024: Details required for crypto-asset service provider license applications.
- Commission Delegated Regulation (EU) 2025/422, 17.12.2024: Specifies sustainability indicator content, methods, and presentation concerning environmental and climate impacts.

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1. Overview This document describes the pricing and sustainability information concerning the services of Bittimaatti Oy (hereinafter referred to as "the Company"). It focuses on the pricing and sustainability aspects of the licensed cryptocurrency transactions under the company's services.

1.1 Definitions 1.1.1 Customer-facing Information Customers are provided with the following information via the company's website:

- Terms of Use: <https://bittimaatti.fi/kayttoehdot/>
- User Instructions: <https://bittimaatti.fi/ohjeet/>
- Privacy Policy:  
<https://bittimaatti.fi/wp-content/uploads/2025/02/Bittimaatti-Tietosuoja-ilmoitus.pdf>
- Conflict of Interest Overview
- Whistleblower Form:  
[https://docs.google.com/forms/d/e/1FAIpQLSeyxf2-2h8PFOqhCMHdPDuxmuBjIMjy8\\_AKBGDKw2\\_ocRQt7w/viewform](https://docs.google.com/forms/d/e/1FAIpQLSeyxf2-2h8PFOqhCMHdPDuxmuBjIMjy8_AKBGDKw2_ocRQt7w/viewform)
- Complaint Handling and Form:  
<https://bittimaatti.fi/asiakasvalitus-kundklagomal-customer-complaint/>

**1.1.2 Pricing Information** Pricing refers to the company's defined prices and terms of payment for services. The company's licensed services are limited to cryptocurrency purchase and sale transactions at automated remote service points known as "Bittimaatti" kiosks.

The pricing information includes:

- Purchase price and its formation principles
- Selling price and its formation principles

**1.1.3 Sustainability Information** Sustainability information refers to the environmental, social, and economic impacts of the services provided.

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2. **Pricing Information** This section describes the pricing details for purchase and sale transactions. A purchase refers to acquiring crypto from a Bittimaatti kiosk into the customer's own wallet. A sale means the customer sells crypto in exchange for euros.

Prices are displayed on the website and the kiosk screen before and during the transaction. The price formation principles are published on the website and in the Terms of Use. The kiosk informs the customer when the selected amount exceeds the maximum limit.

**2.1 Purchase Price** The displayed prices are final and include:

1. **Market Price:** Based on major crypto exchanges (e.g., Bitstamp, Kraken, Binance).
2. **Commission:** Typically 5–15%. This is the company's main revenue component, adjusted quarterly based on business profitability.
3. **Fixed Transaction Fee:** Normally €1 to cover blockchain transfer costs. Adjustable from €1 to €10 based on current network fees.

**Final Price** = Market Price + Commission (5–15%) + Fixed Transaction Fee (€1 normally)

**2.2 Selling Price** The displayed prices are also final and include:

1. **Market Price**
2. **Commission** (same as above)

Final Price = Market Price + Commission (5–15%)

## 2.3 Historical Pricing (2024) Year: 2024

- Total Volume (EUR): 2,176,725
- Avg. Buy Price (BTC): 60,845.87
- Avg. Buy Price (ETH): 2,819.19
- Avg. Buy Price (LTC): 72.23
- Avg. Sell Price (BTC): 63,171.54
- Avg. Sell Price (ETH): 2,757.00
- Avg. Sell Price (LTC): 69.41

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3. Sustainability Information This chapter outlines the sustainability aspects of the crypto assets traded. Customers can find more detailed information on the company's website and via its parent company Coinmotion.

The company does not discriminate against users or restrict service access unless required by AML regulations. The service is intended for all individuals who wish to exchange crypto assets to or from fiat currencies.

### 3.1 Bitcoin 3.1.1 Environmental Sustainability

- Bitcoin uses a proof-of-work (PoW) consensus mechanism that consumes a significant amount of energy.
- Estimated annual energy use is comparable to countries like the Netherlands.
- While energy-intensive, PoW also enables the most secure decentralized information system.

### 3.1.2 Social Sustainability

- Promotes financial inclusion, especially where traditional banking access is limited.
- Due to blockchain transparency, Bitcoin is not a preferred tool for organized crime.

### 3.1.3 Economic Sustainability

- Known for high volatility, but volatility has gradually decreased.
- Bitcoin's limited supply supports its role as a long-term value store ("digital gold").

## 3.2 Ethereum 3.2.1 Environmental Sustainability

- Transitioned to proof-of-stake (PoS) in 2022, significantly reducing energy consumption.

### 3.2.2 Social Sustainability

- Supports decentralized apps (dApps), smart contracts, NFTs, and DeFi.
- Facilitates global financial empowerment, though vulnerable to smart contract exploitation.

### 3.2.3 Economic Sustainability

- Dual role as currency and smart contract platform.
- Continuous development strengthens long-term economic sustainability.

### 3.3 Litecoin 3.3.1 Environmental Sustainability

- Uses PoW with the Scrypt algorithm, which is less energy-intensive than Bitcoin's SHA-256.

### 3.3.2 Social Sustainability

- Faster transactions and lower fees promote use in everyday payments.
- Originally designed for more democratized mining.

### 3.3.3 Economic Sustainability

- Subject to volatility.
- Designed for speed and scalability with a block time of 2.5 minutes.

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4. Risks Related to Cryptocurrencies Cryptocurrencies are high-risk assets. This list is not exhaustive:
  5. Market Risk: High volatility.
  6. Liquidity Risk: Limited tradability.
  7. Security Risk: Vulnerable to hacking and phishing.
  8. Blockchain Risk: Irreversible errors and delays.
  9. Operational Risk: Technical vulnerabilities in blockchain and DeFi systems.
  10. Legal Risk: Rapidly changing regulations.
  11. Tax Risk: Ambiguous and changing tax rules.
  12. Misuse Risk: Fraud, including romance scams targeting customers.

By using the service, the customer acknowledges and accepts these risks.