Goobit introduces Futureproof, a savings platform for Bitcoin, gold and interest-bearing assets, and enters into an agreement with MiCA-authorised Kvarn Capital Ltd

Stockholm, 14 September 2026. Goobit Group AB (publ) ("Goobit" or "the Company") presents Futureproof, a new savings platform for Bitcoin, gold and interest-bearing assets. For the crypto-asset services requiring authorisation within Futureproof, Goobit's wholly owned subsidiary Goobit Blocktech AB has entered into an agreement with Kvarn Capital Ltd ("Kvarn Capital"), an authorised crypto-asset service provider (CASP) supervised by the Finnish Financial Supervisory Authority (FIN-FSA), whose authorisation is passported across the EEA, including Sweden. Under the partnership, Kvarn Capital provides order execution, custody and transfer services for crypto-assets under its own authorisation, while Goobit is responsible for product design, brand, customer experience and distribution.

Fifteen years after Goobit helped open the Swedish bitcoin market, Futureproof turns Bitcoin from something you trade into something you save in. Futureproof is the next step in the Company's strategic development and broadens Goobit's offering from mainly transaction-based Bitcoin trading to also include long-term saving. Goobit's own MiCA process continues in parallel.

"Futureproof is an important step in Goobit's development. We have spent fifteen years helping people buy their first Bitcoin. The harder question has always been what to do the day after, and that is what Futureproof answers. Bitcoin, gold and interest-bearing assets in one place, with fixed rules the customer sets in advance and approves every change to. Through the agreement with Kvarn Capital, Futureproof gains access to regulated execution and custody of digital assets, while we focus on the product, the customer experience and distribution."
Gustav Buder, CEO of Goobit Group AB

How Futureproof works

Futureproof combines Bitcoin, gold and interest-bearing assets in one portfolio. The customer chooses one of three ready-made compositions with fixed target weights and sets their amount. The allocation is governed by rules that are fixed and known in advance. Futureproof makes no decisions of its own about the customer's savings.

When market movements cause an asset's share to deviate from its target weight, Futureproof calculates an adjustment and shows it to the customer. The customer approves every change before it is carried out and thereby retains control of their savings.

A prototype of Futureproof has been built and development of the technical platform is under way. According to the Company's preliminary timetable, a beta is planned for October 2026 and commercial launch for the fourth quarter of 2026.

Building on an established business

Goobit's business has its roots in BTCX, launched in 2011 and one of the early participants in the Swedish Bitcoin market. Since the start, more than 250,000 customers have opened an account with BTCX. Over the years, Goobit has built technical infrastructure, expertise in bitcoin and regulatory compliance, and an established customer base.

Futureproof builds on this foundation and is intended to complement BTCX, which continues as a separate product. Goobit intends to offer Futureproof to its existing BTCX customers. Through Futureproof, Goobit broadens its offering from Bitcoin trading and exchange to also include long-term saving in which several asset classes are combined in one portfolio. In a first step the platform is aimed at private individuals, and an offering for companies is planned as a later step.

Regulated crypto-asset services through Kvarn Capital

Within the partnership, Kvarn Capital provides order execution, custody and transfer services for crypto-assets under its own authorisation, while Goobit is responsible for, among other things, product design, brand, customer experience and distribution. Futureproof is thereby built on established regulated infrastructure rather than Goobit having to build every part itself. The partnership uses Kvarn Capital's grey-label model, under which Goobit offers regulated crypto-asset services under its own brand. The gold component is intended to be provided by Kvarn Metals Ltd, a company in the same group, and will not be covered by Kvarn Capital's CASP authorisation. The interest-bearing component is also outside Kvarn Capital's authorisation and is intended to be provided by a separate partner. Kvarn Capital does not provide investment advice or portfolio management under the partnership.

The Company's assessment is that the planned commercial launch of Futureproof is therefore not dependent on the outcome of the Company's own MiCA process.

"Futureproof is built on our newly launched grey-label model, in which we make regulated crypto-asset services available to partners through a single API. Kvarn Capital Ltd provides order execution, custody and transfer services for crypto-assets under its own CASP authorisation, which is passported across the EEA including Sweden, and customers using those services are our clients. Partnerships in which each party operates strictly within its own regulatory perimeter are, in our view, the right model for the Nordic market," says Joonas Järvinen, Founder of Kvarn Capital.

Goobit's own MiCA process continues in parallel

In September 2025, an application for authorisation as a crypto-asset service provider under the EU Markets in Crypto-Assets Regulation (MiCA) was submitted to the Swedish Financial Supervisory Authority (Finansinspektionen). Finansinspektionen rejected the application on 2 July 2026. A request for reconsideration was submitted and the decision was appealed on 23 July 2026. The appeal process is ongoing. BTCX continues to operate and serve its customers, and Goobit is prepared for every outcome of the process.

An authorisation of its own remains part of Goobit's long-term regulatory strategy.

Waitlist opens today

Futureproof opens its waitlist today. Those interested can sign up at futureproof.money.

Risk

Saving in Bitcoin, gold and interest-bearing assets involves a risk of changes in value. The value of the assets may rise as well as fall. This press release contains forward-looking statements about the Company's plans for product, timetable and launch. Forward-looking statements are no guarantee of future outcomes, and actual outcomes may differ materially.

For further information, please contact:

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About Goobit Group

Goobit Group AB (publ) operates in the financial sector and offers Bitcoin-focused services under the BTCX brand. Under the Futureproof brand, the group is developing a savings platform for bitcoin, gold and interest-bearing assets. The group consists of the wholly owned subsidiaries Goobit AB and Goobit Blocktech AB and is headquartered in Stockholm.

For more information, visit www.goobit.se

About Kvarn Capital Ltd

Kvarn Capital Ltd is a Finnish MiCA-authorised crypto-asset service provider and payment institution and one of the operating entities behind the Kvarn X platform. Kvarn X provides access to Bitcoin and 350+ other crypto-assets, 850+ traditional investment products, gold and payments, supported by institutional-grade liquidity and trading infrastructure.

Regulated services available on the Kvarn X platform are passported across the European Economic Area (EEA). Kvarn X serves both direct customers and partners through its platform, APIs and Crypto-as-a-Service offering.

Read more: https://www.kvarnx.com

Read more about the grey-label model provided by Kvarn Capital here.

Attachments

Goobit introduces Futureproof, a savings platform for Bitcoin, gold and interest-bearing assets, and enters into an agreement with MiCA-authorised Kvarn Capital Ltd