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What you are agreeing to, stated once and in full.

Invex runs a single fixed-term investment plan. You choose an amount, the rate and term are fixed at the moment you subscribe, accrual is posted daily to an append-only ledger, and your principal returns to your wallet at maturity. This document explains the mechanism end to end, including the parts that can lose you money.

01

Abstract

Invex is an online investment platform. It offers one plan: you commit an amount within published bounds, that amount accrues at a stated rate for a stated term, and at maturity the principal returns to your wallet alongside everything it accrued. There are no tiers, no ladder and no better rate for a larger commitment.

What distinguishes the platform is not the rate — any operator can print a number — but what surrounds it. The rate, the term and the maturity date are **snapshotted onto your investment at the moment you subscribe**, so a later change to the published plan cannot reach a position already running. Every accrual, fee and movement is posted to an append-only ledger you can read entry by entry. This document explains that mechanism end to end, including the parts that can lose you money.

02

Why the terms are fixed at purchase

The common failure in this category is not that a platform quotes a rate. It is that the rate is a moving figure on a marketing page rather than a term of an agreement — so it can be revised downward after money arrives, and the investor has no record of what they actually agreed to.

Invex stores plan parameters as data an administrator can edit, and then refuses to let that edit touch existing money. When you subscribe, the rate, the term and the principal policy are **copied onto the investment record itself**. The accrual job reads the investment, never the plan. Changing the published plan therefore affects the next person to subscribe and nobody who already has.

> **Which is why no rate appears on this site**
>
> A rate typed into marketing copy would be a second source of truth for the one number that must only ever have one. The live figure is shown on the plan itself and again on the confirmation screen, immediately before you commit — the two places where it is binding rather than decorative.

03

What Invex is, and what it is not

Invex is not a bank. Balances held here are not deposits within the meaning of any banking regulation, they are not protected by any deposit-insurance or investor-compensation scheme, and no regulator stands behind the return. Nothing on this platform constitutes financial advice.

What you have is a contractual claim against Invex on stated terms. That claim is only ever as good as the platform's ability to meet it — which is the risk you are being asked to assess, and the reason the controls in section 07 and the disclosures in section 10 are written as plainly as the product description.

An obligation is not a guarantee

A stated rate means Invex is contractually obliged to pay it. It does not mean payment is assured, and no wording anywhere on this platform should be read as saying otherwise. An operator that cannot pay does not pay, whatever its terms said.

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What decides what you receive

Four things set what an investment returns, and the column that matters is the last one. Two of them you and Invex control precisely; the other two are the reason this is an investment rather than a savings account.

The four variables

VARIABLE	EFFECT	WITHIN ANYONE'S CONTROL
The plan's stated rate	Set by Invex, published on the plan, and fixed for your investment at the moment you subscribe	**Substantial**
The amount you commit	Chosen by you, within the plan's published bounds. Accrual is proportional to it	**Substantial**
Invex's ability to pay	Depends on the platform remaining solvent and operating. No regulator, insurer or scheme guarantees it	**None**
Fees and network costs on the way out	A percentage withdrawal fee plus the cost the network charges to move funds, quoted before you confirm	**None**

The third row is the whole risk in one line. A platform sets its own rate, which means the rate tells you what it has promised — never whether it can deliver. Assess the operator, not the number.

05

The Investment Programme

One plan, named Invest, taking anything from $100 to $50,000. It is funded from your wallet balance, it runs for a fixed term, and it returns your principal at the end of it. The rate and the exact term are published on the plan and confirmed to you before you commit.

What the plan states before you commit

CHOOSE YOUR AMOUNT

$100 – $50,000

One plan, open at every size. What you commit is what you choose within those bounds — there is no ladder of tiers and no better deal further up it.

- Funded from your wallet balance
- Same terms at every amount

A FIXED TERM

Stated upfront

The term and the rate are shown on the plan and fixed at the moment you confirm. A later change to the published plan never reaches an investment already running.

- Terms snapshot at purchase
- Accrues daily to your ledger

PRINCIPAL RETURNED

At maturity

At the end of the term the amount you committed returns to your wallet alongside everything it accrued, and the position closes.

- Withdraw or reinvest
- Maturity date shown from day one

A single plan is a deliberate constraint. Tiered products in this category almost always pay a higher rate at higher amounts, which turns the product into a reason to recruit larger deposits rather than a reason to invest. Everyone here gets identical terms; only the amount differs.

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How money moves through the platform

The sequence below is the complete route, in order. Every step posts to the ledger as its own entry rather than being netted away, so what happened and when is reconstructable from the record rather than from a summary.

01	**Deposit** Funds arrive in your wallet and are credited to your balance	
02	Identity verification Completed before you subscribe, not after	`Required`
03	**Amount committed** Moved from your wallet into the investment	
04	Daily accrual Posted to the ledger each day of the term at the plan's stated rate	`Daily`
05	**Maturity** The term ends on the date shown when you subscribed	
06	Principal returned Released back to your wallet with the accrued return	`To wallet`
07	Withdrawal A percentage fee plus network cost, quoted before you confirm	`On request`

Accrual is posted daily rather than in one lump at maturity, so a position halfway through its term has a balance you can inspect rather than a promise you have to wait on. The withdrawal fee and the network cost are quoted together on the confirmation screen — a fee disclosed after a withdrawal is requested is not a disclosed fee.

07

The rules the platform holds itself to

Each rule below is implemented rather than promised, and each one corresponds to something a reader can check — in the settings shown in the app, in the behaviour of the product, or in what the interface refuses to let an administrator do.

- An investment snapshots its rate, term and principal policy at purchase, so a later change to the plan never reaches a position already running.
- Referral commission is single-level and capped at a fraction of a percent — a thank-you, never a reason to recruit.
- Every balance is the sum of append-only ledger entries, re-derived and reconciled nightly. Corrections are posted as reversals, so the history of a mistake survives alongside its fix.
- A new payout address is held for 24 hours before it can be used, withdrawals confirm by emailed code, and large withdrawals require two different administrators.
- Identity verification is required before you subscribe rather than only before you withdraw, and a higher tier is required before funds leave.

Single-level referral, permanently

Referral commission is capped at a fraction of a percent and there is no downline: the commission record is hardcoded to one level and no multi-tier logic exists to enable. Multi-level recruitment compensation is the structural marker of the schemes securities regulators warn about, at any rate, and it is the line that must never move.

08

The ledger and what you can see

Every movement is written to an append-only double-entry ledger. Rows cannot be edited or deleted; corrections are posted as reversals, so the history of a mistake survives alongside its fix. Balances are reconciled against the ledger nightly by an automated job, and withdrawals above a threshold require two different administrators to approve.

Your dashboard reports each investment’s principal, its rate and term as snapshotted at purchase, the accrual posted to date, the remaining days and the maturity date — alongside the wallet balance those accruals land in and every deposit, withdrawal and fee against it. You can export your full history at any time from Settings, and each figure traces to the ledger entries that produced it.

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Contract terms

TERM	PROVISION
Amount	$100 minimum, $50,000 maximum, in one plan
Term	Fixed, stated on the plan and shown again before you confirm
Rate	Published on the plan and fixed at the moment you subscribe
Accrual	Daily, posted to an append-only ledger you can read entry by entry
Principal	Returned to your wallet at maturity
Reinvestment	Optional — a matured position may be committed again as a new investment
Changes to the plan	Never retroactive. An investment keeps the terms it was bought under
Early exit	By request, decided by a person. It is not a right, and any fee is quoted before you accept
Withdrawals	Minimum amount, percentage fee and network cost quoted before you confirm
Verification	Required before you subscribe; a higher tier is required before you withdraw

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Risk

You can lose the entire amount you commit. There is no deposit protection, no compensation scheme, no insurance over your balance, and no right to redeem before maturity. Commit only what you can afford to lose entirely, and never borrow to do it.

The severe risks are: that Invex becomes unable to meet its obligations, which would affect accrued returns and principal alike; that an adverse regulatory determination suspends the programme in your jurisdiction; that your funds are committed for the term and cannot be recalled at will; and that a compromise of your own credentials or devices moves money before any control can catch it. The full treatment is in the risk disclosure, which you should read before committing anything.

> **The question worth asking any platform like this**
>
> Ask where the return is generated and ask to see it evidenced. If the answer is vague, or if the only thing on offer is a large number and an urgent deadline, treat that as the answer. Paying returns out of incoming subscriptions is the defining mechanic of a Ponzi scheme, and no interface design makes it safe.

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Regulatory posture

Invex operates internationally, and that makes the regulatory position more demanding rather than less. Securities regulators across many jurisdictions have warned publicly about unregistered online investment schemes, and an arrangement in which the public contributes money expecting profits from the efforts of a promoter is the shape examined most closely, everywhere. A fixed-term product paying a stated return is squarely within that shape, and we do not pretend otherwise.

The regulatory characterisation of this arrangement has not yet been determined in any jurisdiction. Securities counsel must advise **in each market we accept capital from** before third-party funds are taken or the programme is promoted there, and we will amend the structure, or decline to offer it in a given country, in line with that advice.

> **Availability is not universal**
>
> Some jurisdictions will not permit this structure at all, and others will permit it only to professional or accredited investors. Where we cannot offer it lawfully we will not offer it. Residents of restricted countries are declined at verification, not after their money has arrived.

Language we do not use

NEVER	INSTEAD
Guaranteed returns	A stated rate Invex is contractually obliged to pay, which is not the same as a guarantee
Risk-free income	Capital is at risk, including total loss
Your money is safe with us	No deposit-insurance or investor-compensation scheme covers this
Double your money	Illustrative projections, shown with the assumptions they rest on

This is enforced in the product, not only in the brochure: no projection renders without the assumptions it rests on, and the marketing pages carry no rate at all — the live figure appears on the plan and on the confirmation screen, where it is a term rather than an advertisement.

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Stages

STAGE	SCOPE	OBJECTIVE	GATE TO ADVANCE
1 · Controlled launch	One plan, capped amounts	Prove the ledger, accrual and payout path end to end	60–90 days with every balance reconciling nightly
2 · Open enrolment	Higher caps, broader markets	Support, verification and settlement at volume	Clean external review of the ledger and controls
3 · Regulated footing	Market by market	Operate under the licences each market requires	Counsel cleared per market; audited accounts

The caps in stage 1 exist to limit what an unproven operating record can cost anyone. A platform that opens at unlimited scale before its own reconciliation has run for a quarter is asking its first investors to fund the testing.