

What licensed venues charge clients

First edition, September 2026 · corrected 22 October 2026 · Agathangelou Consulting

Entry-tier fees for 15 EU/EEA-authorised CASPs, taken from their published fee schedules. Every figure carries its source and capture date so the comparison can be checked. The dataset covers **five licensing jurisdictions**: Austria, Ireland, Luxembourg, Malta and the Netherlands.

Correction. The original release of this edition stated “12 licensing jurisdictions”. That was wrong: the fifteen providers in the dataset are licensed in five jurisdictions. The page and this PDF now state the correct figure.

What the first edition shows

- Entry-tier taker fees on licensed EU/EEA venues span 0.10% to 1.20% — a 12× range for materially the same licensed activity.
- The median entry taker fee is 0.40%. Five of the ten order-book venues sit at or below it.
- Maker rebates exist: One Trading pays large API makers –0.005% at entry scale.
- Two pricing models coexist: order-book maker/taker from 0.10%/0.08% (OKX) versus flat instant-buy at 0.99–1.00% (Bitpanda, Bitonic) — roughly a 10× gap at the point of conversion.

Order-book venues — entry tier (maker / taker)

Brand	CT RY	Maker	Taker	Source	Captured
OKX	MT	0.08 %	0.10 %	okx.com/en-eu/fees	2026-06-15
One Trading	NL	0.10 %	0.20 %	onetrading.com	2026-07-02
Bybit EU	AT	0.15 %	0.25 %	bybit.eu fee schedule	2026-06-22
Bitvavo	NL	0.15 %	0.25 %	bitvavo.com/en/fees	2026-09-19
Kraken	IE	0.25 %	0.40 %	kraken.com/features/fee-schedule	2026-07-11
Bitstamp	LU	0.30 %	0.40 %	bitstamp.net/fee-schedule	2026-07-11
Crypto.com	MT	0.25 %	0.50 %	crypto.com/exchange fees	2026-06-22
Coinbase	LU	0.40 %	0.60 %	help.coinbase.com exchange fees	2026-06-29
Swissquote	LU	1.00 %	1.00 %	swissquote.com/en-lu/private	2026-06-15
Gemini	MT	0.60 %	1.20 %	gemini.com	2026-06-15

Gemini publishes a single all-in schedule rather than an order-book ladder; it is shown here for comparison with the maker/taker venues.

Flat / instant-buy entrants — spot conversion

Brand	CT RY	Published fee	Source	Captured
KuCoin EU	AT	0.10% flat spot conversion	kucoin.com/vip/level	2026-06-16

Brand	CTRY	Published fee	Source	Captured
WhiteBIT EU	AT	0.10% flat spot conversion	whitebit.com/trading-data/trading-fees	2026-07-11
CoinJar	IE	0.10% instant (1% card/DCA)	coinjar.com/fees	2026-07-02
Bitpanda	AT	0.99% buy/sell from (tiered)	cdn.bitpanda.com cost transparency	2026-06-15
Bitonic	NL	1.00% buy and sell (0.99% instant)	bitonic.nl/en/pricing	2026-07-02

What stands out

A 12× spread at entry tier is the story of this market. A client trading EUR 10,000 pays roughly EUR 10 in taker fees at OKX and EUR 120 at Gemini for the same licensed service. Price dispersion of this scale usually signals a market still competing on price discovery rather than product depth. Two business models are converging on the same customers: exchanges quote maker/taker and court volume; broker-apps quote one all-in number and court simplicity. The 0.10% flat conversions at KuCoin EU, WhiteBIT EU and CoinJar undercut the broker-app model from inside its own playbook. For any issuer or intermediary choosing where to plug in, the data suggests authorisation country predicts little about client pricing — Austria, Ireland, Luxembourg, Malta and the Netherlands all host venues at both ends of the range.

Method and caveats

- Scope: 15 CASPs authorised under MiCAR (ESMA interim register), selected for retail relevance and published fee schedules. Entry tier = lowest 30-day-volume band of each published schedule.
- Every figure comes from the operator's own published fee page or PDF; capture dates are shown with each row. Figures dated June/July 2026 reflect the schedules as captured; schedules can change without notice.
- Excluded: spreads embedded in instant-buy prices where only an all-in rate is published, deposit/withdrawal network fees, staking and rewards programmes.
- This snapshot is general information, not investment, legal or crypto-asset advice.