

AGATHANGELOU CONSULTING

MiCA CASP Fee Snapshot

October 2026 refresh · PDF Edition 2

Entry-tier trading fees across 15 EU/EEA-authorised CASPs.
Five licensing jurisdictions. Two pricing models. One checked comparison.

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The snapshot

Published entry-tier fees, checked on 25 October 2026. The sample covers 15 CASPs authorised in Austria, Ireland, Luxembourg, Malta and the Netherlands. Figures are percentages of notional, before spreads, deposit and withdrawal charges, custody fees, FX conversion and taxes.

0.10% LOWEST ENTRY TAKER	0.40% MEDIAN ORDER-BOOK TAKER	1.20% HIGHEST ENTRY TAKER	12× LOWEST TO HIGHEST
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What this edition shows

- Entry-tier taker fees span **0.10% to 1.20%** — a 12× range for materially the same licensed activity.
- The median entry taker across the 11 order-book venues is **0.40%**; across all 15 it is **0.50%**. Three venues sit at 0.10%: OKX, KuCoin EU and WhiteBIT EU.
- Gemini is the highest at **1.20%**; Swissquote, CoinJar and Bitonic sit at or near 1.00%.
- Two models coexist: order-book maker/taker and flat conversion. Bybit EU moved to a single **0.25%** rate on 5 October 2026.

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

CASP	Home	Model	Entry	Published rate
OKX	MT	Order book	0.10%	0.08% maker / 0.10% taker
KuCoin EU	AT	Order book	0.10%	0.10% maker / 0.10% taker
WhiteBIT EU	AT	Order book	0.10%	0.10% maker / 0.10% taker
One Trading	NL	Order book	0.20%	0.10% maker / 0.20% taker
Bitvavo	NL	Order book	0.25%	0.15% maker / 0.25% taker
Bitstamp	LU	Order book	0.40%	0.30% maker / 0.40% taker
Crypto.com	MT	Order book	0.50%	0.25% maker / 0.50% taker
Coinbase	LU	Order book	0.60%	0.40% maker / 0.60% taker
Kraken	IE	Order book	0.80%	0.40% maker / 0.80% taker
Swissquote	LU	Order book	1.00%	1.00% maker / 1.00% taker
Gemini	MT	Order book	1.20%	0.60% maker / 1.20% taker

Sorted by entry taker fee. Kraken is shown at its Tier 1 rate; Bitstamp at the schedule valid from 15 October 2026 (next update 24 November 2026). Crypto.com is Level 1 without a CRO balance. Source links are on page 4.

Flat and single-rate venues

These venues publish a single conversion or trading rate rather than a maker/taker ladder. The rate shown is the entry rate; where a provider publishes a range, the lowest standard tier is used.

CASP	Home	Model	Entry	Published rate
Bybit EU	AT	Single rate	0.25%	One unified rate across the account (since 5 Oct 2026)
Bitpanda	AT	Broker	0.99%	From 0.99%; 1.49% other crypto; 2.49% small-cap
CoinJar	IE	Conversion	1.00%	1% fiat/crypto conversion; 2% card; 25–60bps spread
Bitonic	NL	Broker	1.00%	1% buy and sell; instant 0.99% service charge

What changed in this refresh

- **Kraken** is shown at **0.40% maker / 0.80% taker** (Tier 1). The earlier row used a lower-volume tier, not the entry tier.
- **Bybit EU** replaced its maker/taker schedule with one **0.25%** rate across the account on 5 October 2026.
- **CoinJar Europe** is a **1% conversion** product; the earlier 0.10% label did not describe the European consumer fee.
- **KuCoin EU** and **WhiteBIT EU** are modelled as order-book venues at **0.10% maker / 0.10% taker**, not as flat-conversion products.
- **Bitpanda** remains a tiered broker: 0.99% for Bitcoin and stablecoins, 1.49% for other crypto, 2.49% for small-cap and Spotlight assets. The rate sheet is version 4.0.0 (8 July 2026).

How to read the numbers

Entry tier means the published rate for a new retail account at the smallest standard volume band. It is not the effective cost of a trade. Spreads, deposit and withdrawal fees, custody fees, FX conversion, staking commissions and taxes sit outside the figure. Where a venue publishes a token discount or VIP ladder, the undiscounted entry tier is used.

Order book venues show maker and taker rates. **Flat / single rate** venues show the published conversion or trading rate. A lower headline rate can be more expensive once spread is included — compare the all-in cost for your order size and payment method.

Source discipline. Every figure was checked on 25 October 2026 against the fee schedule linked on page 4. Provider pages change without notice; treat the checked date as the boundary of the claim.

Sources and method

All figures are drawn from the providers' published fee schedules. The link is the exact page checked on 25 October 2026.

OKX	https://www.okx.com/en-eu/fees
One Trading	https://www.onetrading.com/fees
Bitvavo	https://bitvavo.com/en/fees
Kraken	https://www.kraken.com/features/fee-schedule
Bitstamp	https://www.bitstamp.net/en/fee-schedule/
Crypto.com	https://crypto.com/exchange/document/fees-limits
Coinbase	https://help.coinbase.com/en/exchange/trading-and-funding/exchange-fees
Swissquote	https://www.swissquote.com/en-ch/private/trade/pricing/commissions/cryptocurrencies
Gemini	https://www.gemini.com/fees/activetrader-fee-schedule
KuCoin EU	https://www.kucoin.com/en-eu/vip/level
WhiteBIT EU	https://whitebit.com/trading-data/trading-fees
Bybit EU	https://www.bybit.eu/en-EU/help-center/article/Trading-Fee-Structure
CoinJar	https://coinjar.com/ie/fees
Bitpanda	https://cdn.bitpanda.com/terms-and-conditions/cost-transparency-crypto-bitpanda-en-latest.pdf
Bitonic	https://bitonic.nl/en/pricing

Method and limits

The dataset is a point-in-time sample, not an audit. It covers entry-tier published fees for 15 CASPs on the ESMA register, licensed in five jurisdictions. It does not rank execution quality, liquidity, safekeeping, complaint handling or regulatory standing. A fee comparison is one input to venue selection, not a substitute for due diligence.

Where a provider publishes a “from” rate, the lowest standard tier is shown and the range is noted. Where a provider has announced a future schedule, the currently effective schedule is used; Bitstamp's next schedule takes effect on 24 November 2026.

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