

Version 4.0.0, dated 08 July 2026

1. Background

As a leader in both regulatory compliance and customer experience, Bitpanda provides a top-tier experience in cryptocurrency trading and payments. It combines a highly regulated, secure market with 24/7 support and a guarantee of reliability. In this process, Bitpanda remains committed to full transparency, ensuring that all fees are clearly outlined and easy to understand.

In the following document, we offer a detailed overview of fees according to our services, allowing users to easily see the specific costs associated with each service. Our goal is to foster trust and provide clarity in all aspects of our services, including transparent and easily accessible information on fees and charges.

2. Trading Fee

2.1 Broker (excluding Margin Trading)

The trading fee is a fixed, percentage-based service charge applied at the coin level for market access and trade execution. The following fees are calculated based on a firm quote as provided by Bitpanda. Each coin is assigned to a specific price tier:

Tier 1	Tier 2	Tier 3	Tier 4
Stablecoins	Bitcoin, VSN	Other Crypto Assets	Other Crypto Assets with Market Capitalisation below EUR 100,000,000 and Bitpanda Spotlight-Assets
0.99% (EURCV 0%)	0.99%	1.49%	2.49%

2.2 Broker – Crypto Margin Trading

Margin Transactions are subject to a Daily Fee, a Closing Fee and in case of liquidation, an additional Liquidation Fee.

The fees are a fixed, percentage-based service charge applied at the coin level for all Crypto Asset market access and trade execution services.

Buy Fee: 0 %

Daily Fee:

The Daily Fee is charged every four (4) hours, starting with the conclusion of the Margin Transaction and counting by reference to CET from 00:00 CET.

The applicable Daily Fee rate for each four-hour charging interval depends on the number of days elapsed since the conclusion of the relevant Margin Transaction and is as follows:

Period	Daily Fee rate per 4-hour interval
Day 1 to Day 60	0.18 % (thus 0.03 % every 4 hours)
Day 61 to Day 100	0.12 % (thus 0.02 % every 4 hours)
Day 101 to Day 180	0.06 % (thus 0.01 % every 4 hours)
Day 181 onwards	0,0312 % (thus 0.0052 % every 4 hours)

Closing Fee: 0.3 %

Liquidation Fee: 1 %

2.3 Broker - Stock/ETF/ETC Margin Trading

Borrowing E-Token in the course of a Stock/ETF/ETC Margin Trade is subject to a Daily Fee.

Daily Fee: The Daily Fee is charged every four (4) hours, starting with the conclusion of the Margin Transaction and counting by reference to CET from 00:00 CET.

The applicable Daily Fee rate for each four-hour charging interval depends on the number of days elapsed since the conclusion of the relevant Margin Transaction and is as follows:

Period	Daily Fee rate per 4-hour interval
Day 1 to Day 60	0.18 % (thus 0.03% every 4 hours)
Day 61 to Day 100	0.12 % (thus 0.02% every 4 hours)
Day 101 to Day 180	0.06 % (thus 0.01% every 4 hours)
Day 181 onwards	0,0312 % (thus 0.0052 % every 4 hours)

2.4 Bitpanda Crypto Indices

Bitpanda's Crypto Indices are rebalanced monthly to align with MarketVector's model portfolios. During rebalancing, adjustments are made based on the difference (delta) between the actual allocation and target allocation index portfolios.

A trading fee of 1.99% is applied to the automatic crypto-asset transactions. There are no additional fees specifically for holding the crypto indices. However, trade fees may apply when claiming BCI if the asset is designated as index-only.

Order type	Commission
Buy & Sell Indices	1.99%

2.5 Bitpanda Fusion

Tier	Trading Volume in EUR	Fee
Level 1	$0 \leq \text{Amount} \leq 100,000$	0.25%
Level 2	$100,000 < \text{Amount} \leq 500,000$	0.21%
Level 3	$500,000 < \text{Amount} \leq 2,500,000$	0.17%
Level 4	$2,500,000 < \text{Amount} \leq 10,000,000$	0.13%
Level 5	$10,000,000 < \text{Amount} \leq 50,000,000$	0.08%
Level 6	$50,000,000 < \text{Amount} \leq 250,000,000$	0.05%
Level 7	$\text{Amount} > 250,000,000$	0.02%

3. Staking Fee

For the provision of the Staking Services, a commission in the amount of 20% of the Rewards is charged. This commission is automatically deducted from the Rewards before the rewards are paid out to the Bitpanda Client.

In case of Passive Earn, your Passive Rewards are calculated solely by reference to the net outcome attributable to the staking of your opted-in amount of the relevant asset during the relevant staking period. Accordingly, your Passive Rewards equal 20% of such attributable net outcome, calculated pro rata based on your opted-in amount and the time such amount participated in the staking process during that period.

4. Blockchain Fees

Transactions on the blockchain trigger a fee that is paid to the network directly for the validation of the transactions on the blockchain. The specific fee depends on the blockchain used and the amount of the transaction being processed by the blockchain at any given time. Blockchain fees are neither determined nor retained by Bitpanda.

5. Recovery Fee

Bitpanda may, at its discretion, attempt to recover crypto-assets that have been incorrectly deposited. Please note that this is only possible on certain blockchains. A fee may be charged for processing the recovery attempt, and you will be notified in advance of the applicable charges. The recovery fee is set at 15%.