

BTC Direct Pricing Policy

Introduction

BTC Direct operates a platform where you can buy and sell crypto assets. Crypto assets can be bought and sold through different channels: via the BTC Direct website (MyBTC) or through a partner (API partner). Regardless of the channel, BTC Direct acts as the counterparty in every transaction — meaning you buy from and sell to BTC Direct. BTC Direct aims to provide clients with the best possible service at a fair and transparent price. This document outlines our pricing policy, including the fees applicable to our services and the moment the exchange rate for a transaction is finalized.

Method for Determining the Fixed Rate

There is no single price for crypto assets — prices vary by exchange.

BTC Direct aggregates order books from multiple exchanges and market makers to offer you a competitive and market-based price. The price displayed by BTC Direct when requesting a quote (the final price at which you can buy crypto assets) is based on the top buy price in the available order book (i.e., the lowest purchase price) retrieved from various exchanges. The fees charged by BTC Direct are incorporated into the final quote, with the lowest available purchase price serving as the base price.

Fees

The quote you receive from BTC Direct is based on the rate described above, with all applicable fees included.

When buying or selling crypto assets, fees will be charged. These fees depend on whether the transaction occurs via MyBTC or an API partner, whether it's a buy or sell order, and which crypto asset is involved.

The fees may include the following components:

- **BTC Direct trading fee**, ranging from 1.5% – 3% via MyBTC and 1% – 3.3% via an API partner (see Table 1).
- **Partner fee** (for transactions via an API partner), ranging from 0% – 5%. In most cases, this is a maximum of 2% (see Table 1).

For purchase transactions, there may also be variable costs depending on the network load of the relevant asset or the selected payment method:

- **(Blockchain) network fee** for on-chain transactions (varies depending on network congestion).
- **Extra fees** related to specific payment methods.

These additional purchase-related fees, based on network congestion or selected payment method, may vary and will be clearly presented during the transaction process, before the customer proceeds with payment.

When the Exchange Rate is Final

Purchase

Depending on the payment method, the rate is locked either upon order confirmation or upon receipt of payment. The applicable scenario is clearly indicated in the order form.

- If using **SEPA Bank Transfer**, the exchange rate becomes final when BTC Direct receives the payment. The exact timing depends on your bank. In most cases, the payment is received within seconds, but it may take longer — BTC Direct has no control over this.
- For other payment methods, the rate is locked when you proceed from the purchase form to execute the payment. If the payment is successfully completed after this, the exchange rate becomes final.

Sale

The rate determination for sales differs between MyBTC and API partner transactions.

- For sales via **MyBTC**, the rate is fixed once the transaction is visible in the blockchain's **memory pool ('mempool')**.
- For sales via an **API partner**, the rate is fixed at the moment the customer confirms the intent to sell by clicking the '**Sell**' button in the sell form.
Exception: For API partner **Trezor**, the rate is fixed once the transaction appears in the **mempool**, just like with MyBTC.
- For **Private Trading**, the exchange order becomes final once the customer agrees to the quoted rate. This applies to both buy and sell transactions. The quote is provided by phone and accepted or declined by the customer in real time.

Limits

BTC Direct works with different account types. Each type has daily limits that define the maximum transaction amounts per day. See Table 2 for an overview of daily limits applicable to automated transactions.

Contact

Do you have questions about our pricing policy?

Please contact our customer service: support@btcdirect.eu

Disclaimer

This document provides a general overview of our pricing policy. No rights can be derived from it. In specific cases, exceptions may apply.

Table 1 – Fees Overview

Proposition	Direction	Crypto Asset	Tier	Trade Fee	Partner Fee
MyBTC	Purchase	Bitcoin	–	2%	–
		Other assets	–	3%	–
	Sale	Bitcoin	–	1.5%	–
		Other assets	–	2%	–
API partner	Purchase	All assets	–	1.0% – 3.3%	0% – 5%
	Sale	All assets	–	1.5% – 2.5%	0% – 5%
Private Trading	Buy/Sell	All assets	€50K – €500K	1%	–
			€500K – €1M	0.8%	–
			€1M+	0.5%	–

Table 2 – Daily Limits Per Client Category

Client Category	Purchase Limit	Sell Limit
Hero	€2,500	€10,000
Satoshi	€10,000	€50,000
Trader	€50,000	€50,000