

Pricing

(Version 3.0, Date: 30.12.2020)

Banking Services

Account Management

Account opening & management	0 €
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SEPA Transactions

Outgoing SEPA transfer	0 €
Incoming transfers	0 €

Card Transactions and Limits¹

Card payment in Germany	0 €
Card payment in € in SEPA area	0 €
Card payment in other currency in SEPA area ¹	0 €
All other card payments	0 €
Maximum offline card disposal per day	3,000 €
Maximum online card disposal per day	5,000 €

Cash Withdrawals

ATM withdrawals in Germany	0 € ²
ATM withdrawals in SEPA area	0 € ²
ATM withdrawals in outside SEPA area	0 € ²
Maximum card withdrawals	3,000 €

¹ Daily Visa exchange rate. For details see [HERE](#)

² Some ATM providers may charge their own fee. For more information see [HERE](#)

Crypto Services

Trading Cryptocurrency³

Buying Cryptocurrency	1% of the transaction volume [+ 1 € Network fee] ⁴
Selling Cryptocurrency	1% of the transaction volume [+ current network fees] ⁴
Minimum trading amount (per trade)	30 €
Maximum trading amount (per trade)	15,000 €
Trading limit	50,000 € per rolling 7 days

Cryptocurrency Transactions

Receiving Cryptocurrency	0 €
Sending Cryptocurrency	0 € [+ current network fees] ⁴

Other Services

Services

Account opening	0 €
Initial Ordering card in Germany	0 €
Investigation order	On-demand
High Deposit fee ⁵	Variable ⁵
Ordering replacement card	9.50 €
Postal bank statement	On-demand

³ Execution time: Bitwala processes cryptocurrency trades within one hour, the purchase needs to be processed by the blockchain

⁴ For additional information regarding the network fee, see [HERE](#)

⁵ Customers having an average of more than 50,000 € within a calendar month on their bank account are charged the current deposit facility rate set by the European Central Bank. The fee only applies in times of negative rate.