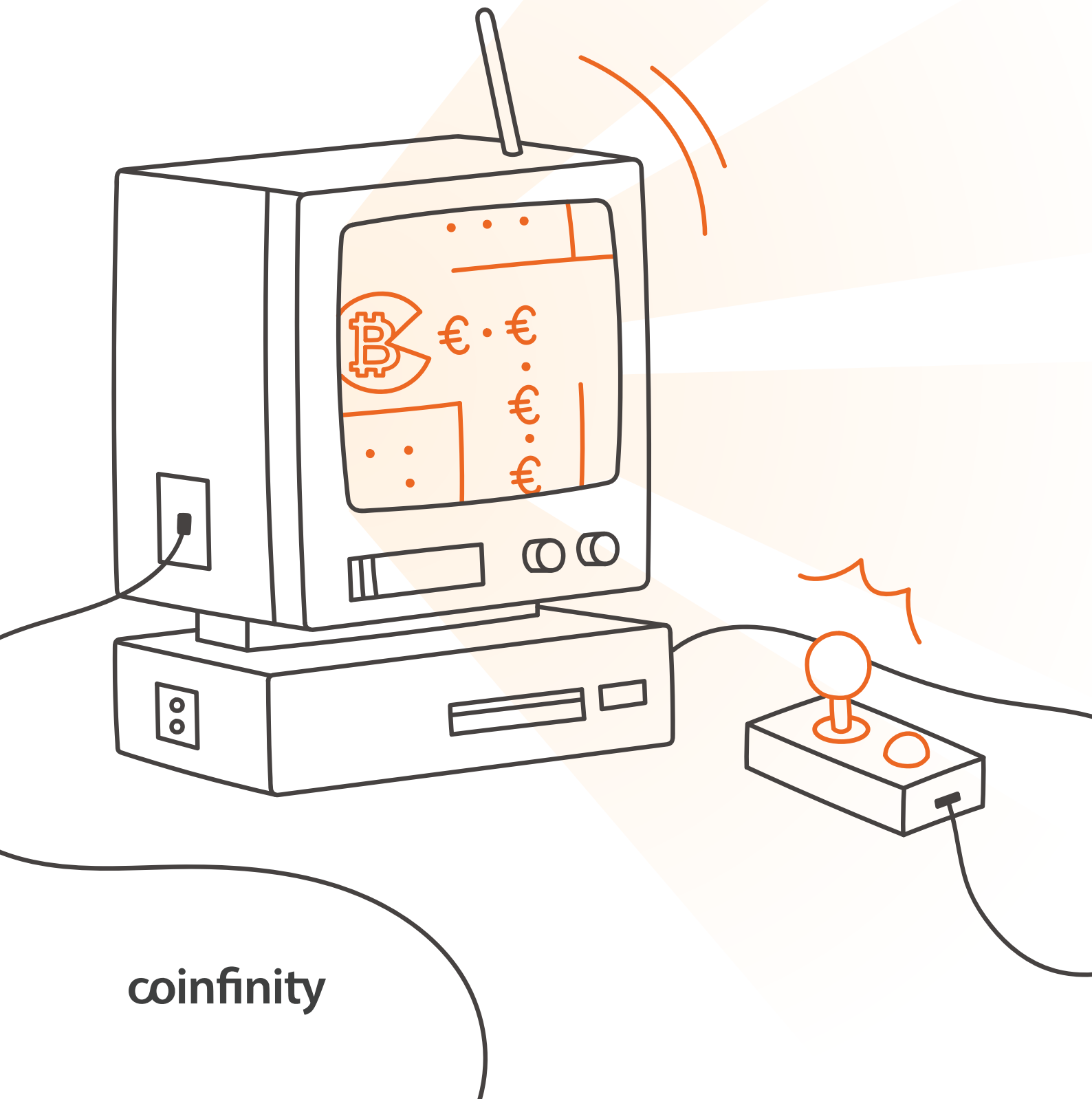


The Digital Collateral

Bitcoin's Rise as Premier Collateral in Modern Finance



coinfinity

Imprint

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Disclaimer

As of: September 2025; Scope: EU/AT

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Risk notice: Bitcoin-backed loans are genuine loans with typical credit risks (e.g., interest, cost, or default risk). Additional risks also apply, especially the risk of liquidation of the Bitcoin pledged as collateral during sharp price declines, as well as counterparty, custody, re-hypothecation, operational, and legal risks.

Transparency notice: The guest author is Head of Education & Partnerships at the Bitcoin-loan marketplace Firefish. Contributions reflect his personal professional assessment and not necessarily the view of Coinfinity. No remuneration or commissions are received for contributions. Firefish had no editorial control over the content or placement. Mentions of providers are illustrative and not recommendations.



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Guest Author

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[LinkedIn-Profile](#)

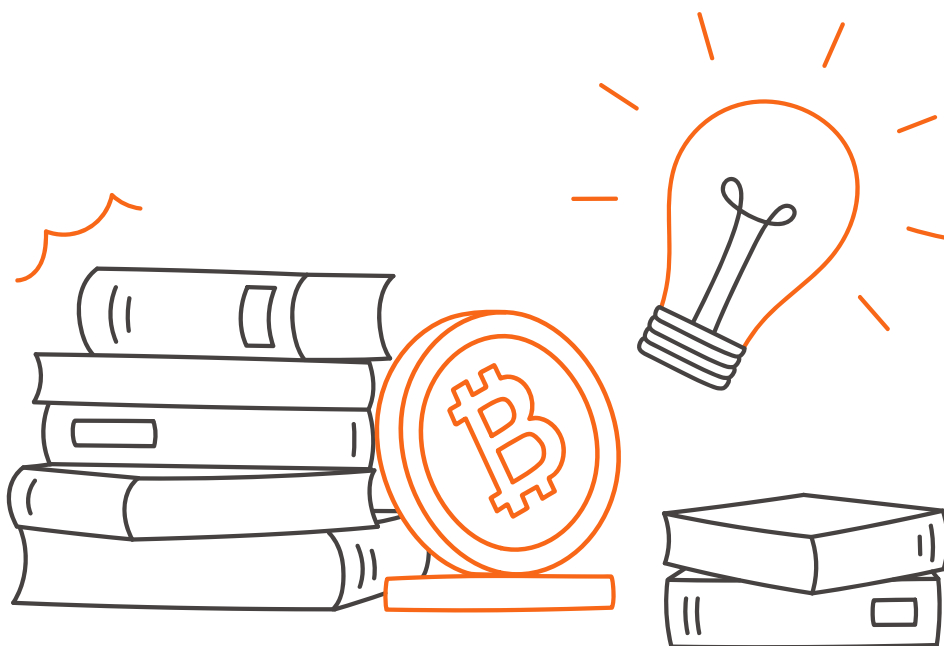


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The Role of Collateral in Lending

Wealthy individuals and companies typically avoid selling valuable assets when they need liquidity. Instead, they use these assets as collateral to secure loans. Traditionally, this has applied to real estate, securities, cash, or precious metals - but increasingly, Bitcoin is joining that list.

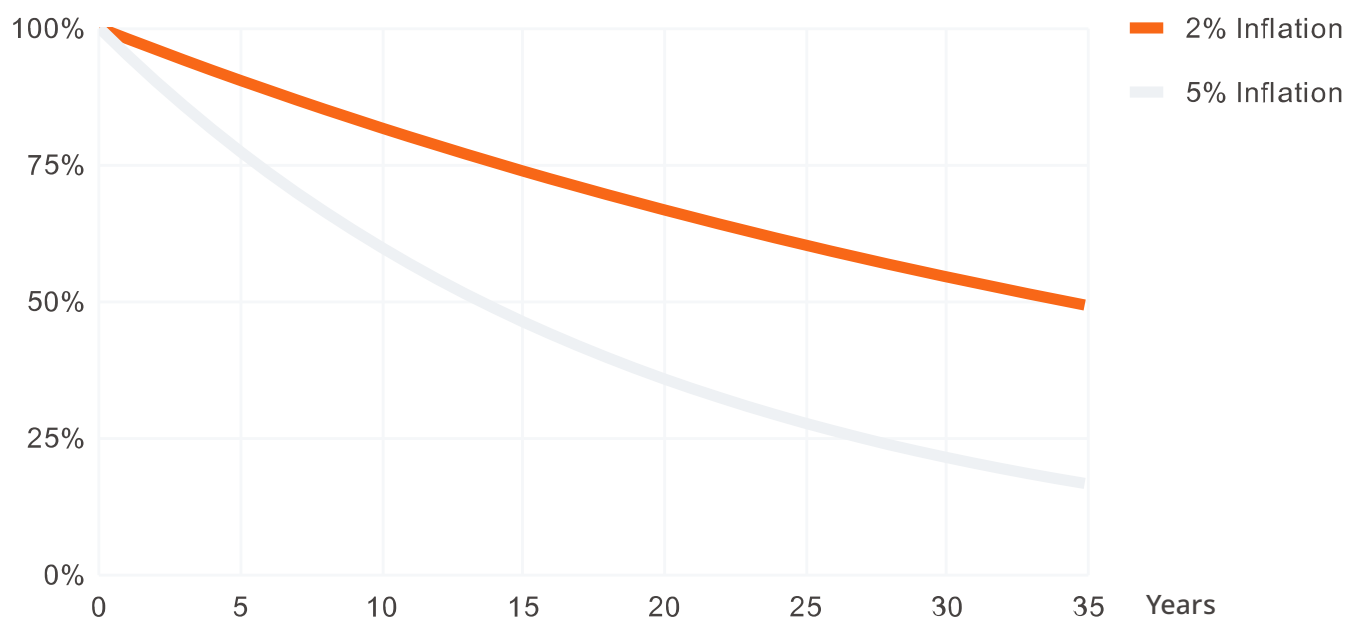
Secured loans make it possible to access liquid funds without selling off strategically important assets. This is especially beneficial for assets with long-term appreciation potential, such as Bitcoin. A sale could not only forfeit future gains but also trigger tax consequences, such as capital gains tax.

Unlike secured loans, unsecured loans rely solely on the borrower's ability to repay, without any recoverable collateral. Secured loans, by contrast, are backed by real assets that can be liquidated if necessary.

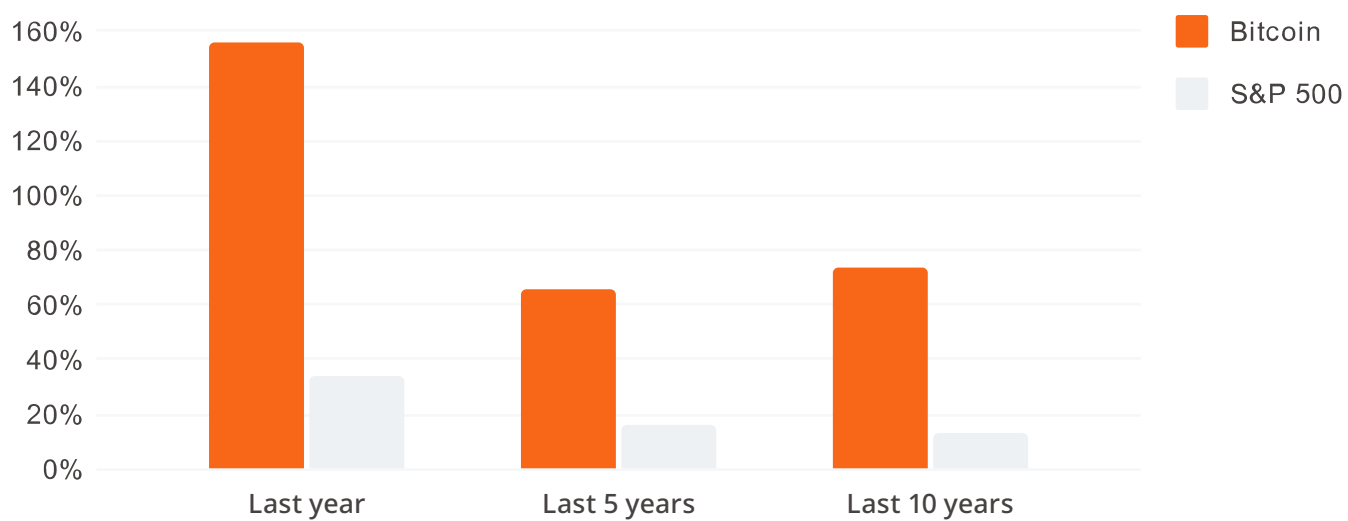
Borrowers who use Bitcoin as collateral take on debt denominated in fiat currency - a form of money that continuously loses purchasing power through inflation. While the value of Bitcoin may rise over time, fiat money loses real value, effectively reducing the burden of repayment.

Bitcoin's historical price performance highlights its appeal as collateral. With a compound annual growth rate (CAGR) of roughly 75% over the past ten years, Bitcoin has outperformed all traditional asset classes. While fiat currencies lose purchasing power, Bitcoin has historically gained value in real, inflation-adjusted terms.

Loss of purchasing power



Average Annual Return



Source: <https://charts.bitbo.io/cagr/>

Bitcoin as Collateral: Advantages and Mechanisms

Collateral is essential for credit markets, as it protects lenders against default risk and enables borrowers to access liquidity. Effective collateral must be stable in value, liquid, and resistant to manipulation. While real estate, securities, or precious metals are commonly used as collateral, Bitcoin - as a natively digital, strictly limited, and censorship-resistant asset - offers significant advantages.

Weaknesses of Conventional Collateral

Traditional forms of collateral come with a range of structural disadvantages:

Collateral Type	Challenges
Real estate	Illiquid, hard to divide, high maintenance costs, slow to liquidate
Stocks & bonds	Counterparty risk from corporate defaults, dilution through capital increases, interest rates and market cycle dependencies
Precious metals (e.g., gold)	Costly to store and transport; certificates are easy to trade but not always backed by physical gold
Fiat-based collateral	Cash and government bonds lose value due to inflation; low yields in low-rate environments
Physical assets (e.g., jewelry, vehicles)	Risk of damage, fraud, or concealment in the event of liquidation

Why Bitcoin is Superior as Collateral

High liquidity:

Bitcoin is tradable 24/7 worldwide and can be transferred within minutes - without intermediaries or settlement days.

Absolute scarcity:

The hard cap of 21 million Bitcoin ensures protection against inflation and dilution.

No counterparty risk:

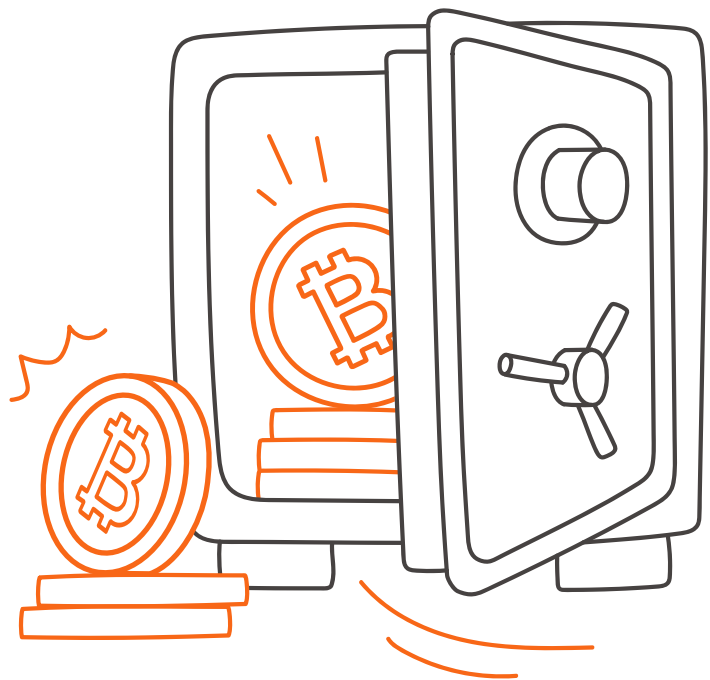
Bitcoin operates independently of states or corporations and is not tied to their solvency.

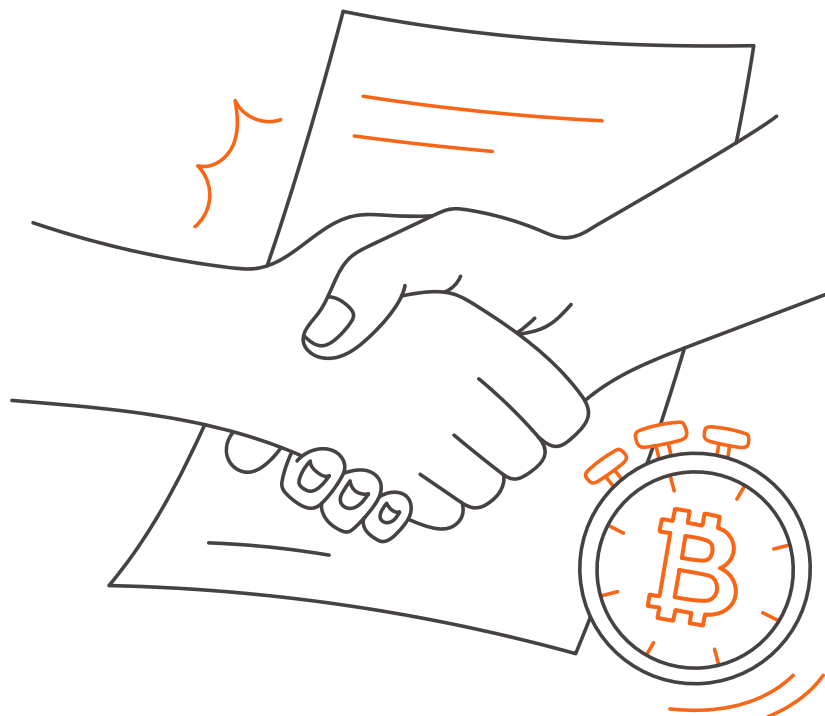
Censorship-resistant:

Unlike gold or art, Bitcoin cannot be physically forged or manipulated.

Transparency and security:

Transactions are publicly verifiable on the blockchain and not dependent on banks or third parties.





Mechanics and Process of Bitcoin-Backed Loans

Bitcoin-backed loans allow borrowers to access liquidity without having to sell their Bitcoin. Instead, Bitcoin is posted as collateral, while the loan amount is disbursed in fiat currency or stablecoins. The amount a borrower can receive depends on the Loan-to-Value (LTV) ratio - i.e., the relationship between the loan amount and the value of the collateral.

Typically, the LTV ratio for Bitcoin-backed loans ranges between 50% and 70%, in order to protect both borrower and lender from market volatility. A lower LTV means higher overcollateralization and reduces the risk of liquidation in the event of a falling Bitcoin price. If the LTV reaches a critical level, a margin call may be triggered, requiring the borrower to post additional collateral. If a predefined threshold (e.g. 95%) is breached, the collateral may be liquidated to repay the lender. In that case, the borrower loses their Bitcoin.

Given Bitcoin's historically high volatility - for example, during the COVID crash in March 2020, when the price fell by around 50% in just two days - it is advisable to voluntarily post extra collateral and aim for a lower LTV to minimize the risk of liquidation. The more Bitcoin is posted as collateral, the more resilient the borrower's position becomes in the face of sudden market drops. It may therefore be prudent to target a lower LTV than the platform requires.

Since banks - especially in the EU - rarely accept Bitcoin as collateral, Bitcoin-backed loans are primarily issued through specialized platforms or peer-to-peer marketplaces. At peer-to-peer platforms, interest rates are determined by supply and demand, and vary depending on market conditions and credit risk.

Loan Origination Process

1.

Choose a lender:

Select a specialized platform or institutional lender.

2.

Submit loan application:

Define loan amount, LTV, interest rate, term, and repayment conditions.

3.

Lock collateral:

Bitcoin is transferred to a secure wallet (either centrally held or via multisig escrow model).

4.

Approval & disbursement:

Once the collateral is verified, funds are disbursed in fiat or stablecoins.

5.

Risk management:

If the Bitcoin price falls, a margin call may be triggered to restore a healthy LTV.

6.

Repayment:

Backed loans are typically repaid in full at maturity, but early repayment is often possible.

A Win for Borrowers and Lenders?

Bitcoin-backed loans offer strategic advantages for companies, family offices, institutional investors, and individuals alike. At the same time, these loans provide capital providers with an opportunity to earn stable income through overcollateralized lending. A key feature is the absence of credit checks - the collateral alone serves as security. This enables businesses to

raise funds without diluting equity or giving up ownership stakes. Moreover, Bitcoin-backed loans are globally accessible and operate independently of traditional banking systems.

Through multisignature escrow models, it can be ensured that the posted Bitcoin collateral cannot be re-hypothecated. This reduces counterparty risk and increases transparency for both borrowers and lenders.

Bitcoin Loans: A Strategic Financing Instrument

Private individuals primarily use Bitcoin-backed loans to access short-term liquidity without having to sell their Bitcoin - and thereby trigger taxable capital gains.

For businesses, Bitcoin loans offer a range of strategic benefits. They allow for growth financing without giving up ownership stakes and help optimize capital structure by avoiding equity dilution. Additionally, they can be used for operational investments or to refinance existing debt by replacing expensive bank loans.

As Bitcoin becomes increasingly accepted as a strategic asset on corporate balance sheets, the market for Bitcoin-backed financing is also expanding. Companies are starting to use their holdings as productive capital - to optimize cash reserves and reduce financing costs.

Loan Options for Companies

Although some Swiss and U.S. banks have begun to offer Bitcoin-backed loans, the market - especially in the EU - is still underdeveloped. It is currently dominated by specialized platforms and alternative financial service providers. The different lending models are explored in Chapter 5.

Choosing the right loan structure depends on a company's strategy. Some businesses require short-term liquidity to bridge operational gaps, while others seek to fund long-term investments or optimize their capital structure. Bitcoin as collateral allows companies to choose from a variety of loan types, each with different terms, flexibility, and risk profiles.

	General Business Loans	Credit Lines (Revolving Loans)	Margin Loans	Bridge Loans
Characteristics	The classic form of corporate financing, featuring a fixed term and clearly defined repayment terms	This loan offers maximum flexibility, allowing companies to draw and repay funds as needed	A leveraged financing tool that gives companies access to additional capital - but with a higher risk of liquidation	Short-term liquidity solutions for companies in urgent need of capital
Purpose	Funding for operating expenses, expansion, or investments	Flexible liquidity	Capital for investments, Bitcoin purchases, or trading	Covering temporary cash flow gaps, e.g., due to delayed receivables or unexpected expenses
Company size	All	All	Medium and large enterprises	All
Features	Lump-sum disbursement with either fixed installments or bullet repayment	A pre-approved credit limit that can be accessed and repaid at any time	Loan amount is directly tied to the market value of the posted collateral	Short durations, fast approval, flexible repayment options
Advantages	Predictable repayment schedule, no equity dilution, long-term financing stability	Interest is only charged on the amount actually used, preserving financial flexibility	Enables companies to deploy capital more efficiently and potentially maximize returns	Rapid access to funds without lengthy credit checks - especially useful for businesses with volatile cash flows

Bitcoin as Collateral for Bonds

In addition to traditional loans, companies can also use Bitcoin as collateral to issue bonds. This is particularly attractive for mid-sized and large enterprises with significant Bitcoin holdings but limited fiat reserves. The mechanism is similar to conventional corporate bonds, but with Bitcoin serving as the backing asset:

- The company deposits a defined amount of Bitcoin as collateral and issues corporate bonds
- Investors purchase these bonds knowing they are backed by Bitcoin
- In the event of default, creditors have a claim to the pledged Bitcoin collateral

Since bonds are considered securities rather than loans, their issuance and distribution are subject to country-specific regulations. Companies must comply with these legal requirements and often need to work with traditional financial institutions to gain market access and investor trust.

Secured Bonds:

Fully collateralized with Bitcoin. In case of default, bondholders have direct claim to the pledged Bitcoin.

Convertible Bonds:

Can be converted into equity under certain conditions, offering investors dual protections - an equity option and Bitcoin-backed security.

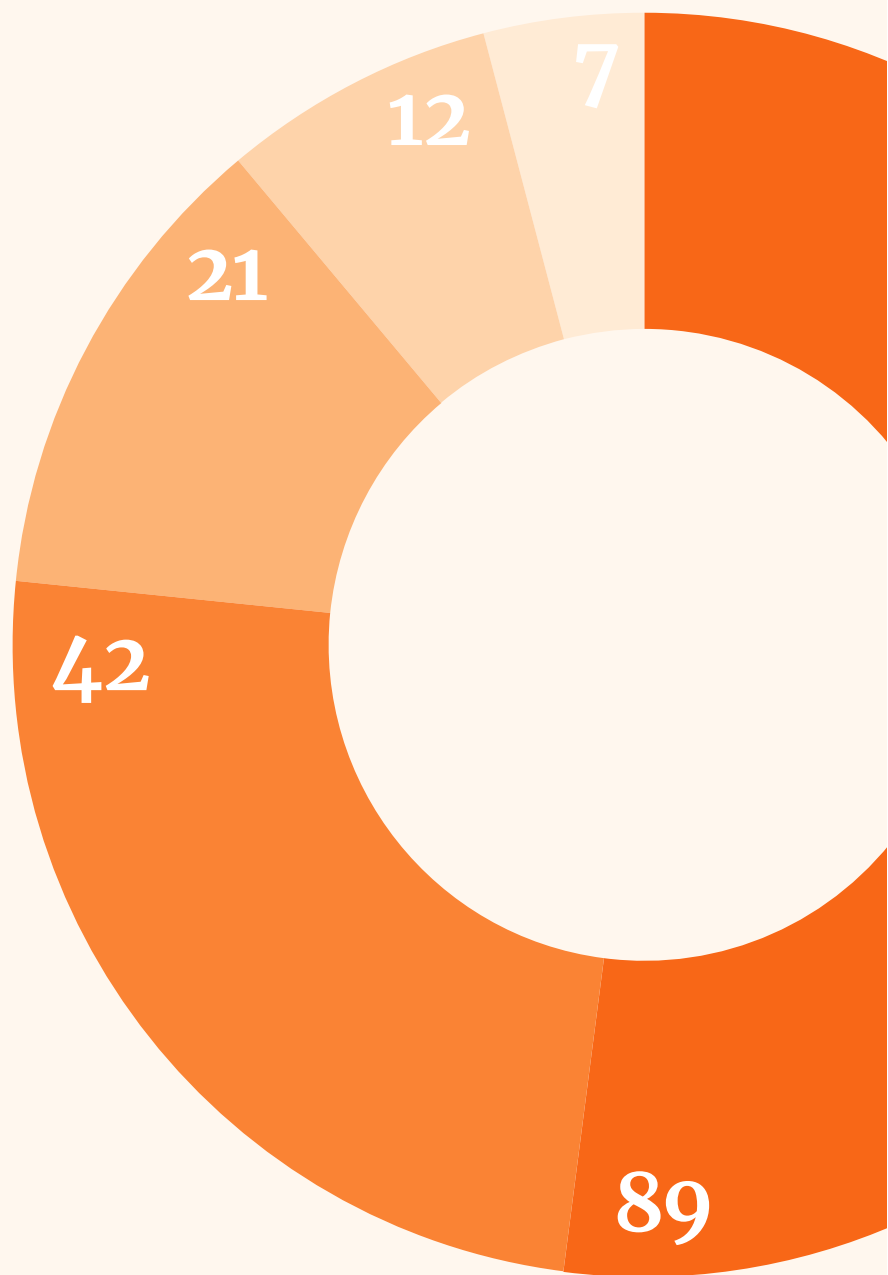
Unsecured Notes

(Backed by Bitcoin Reserves):

Traditional unsecured bonds supported by the company's Bitcoin reserves, though not backed by specific assets.

Bitcoin as a Corporate Strategy

According to voluntary disclosures on Bitcoin Treasuries, over 110 public and private companies worldwide hold more than 1 million Bitcoin directly on their balance sheets. In addition, more than 1.3 million Bitcoin are held in ETFs and investment funds. The requirements, opportunities, and risk profiles for using Bitcoin as collateral vary depending on company size.



Entities Holding Bitcoin

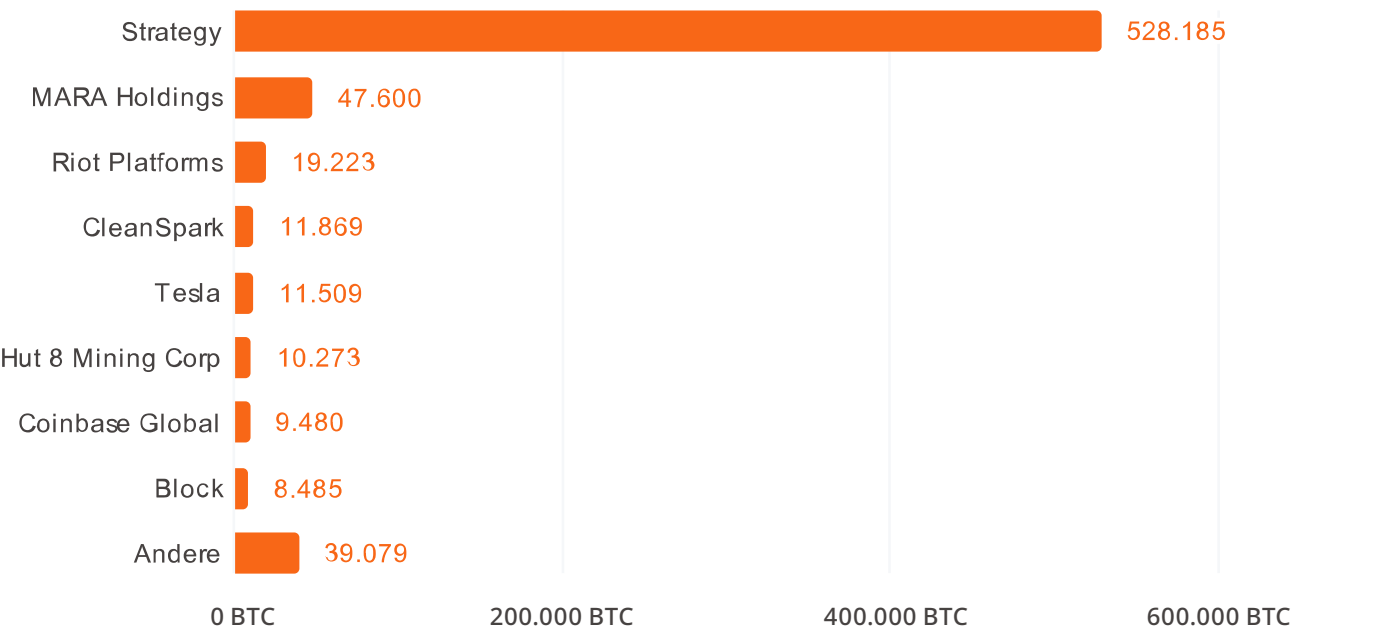
- Public companies
- ETFs, Other Funds
- Private companies
- Governments
- DeFi, Smart Contracts

Source: <https://bitcointreasuries.net>, as of 23.07.2025

Publicly Listed Companies with Bitcoin Reserves

Public companies with stable cash flows and access to capital markets benefit particularly from Bitcoin-backed financing instruments. Thanks to their high level of balance sheet transparency, they often receive preferential terms from institutional lenders and have access to long-term Bitcoin-backed loans or corporate bonds.

Bitcoin Reserves of Publicly Listed Companies



Source: <https://bitcointreasures.net>, as of 23.07.2025

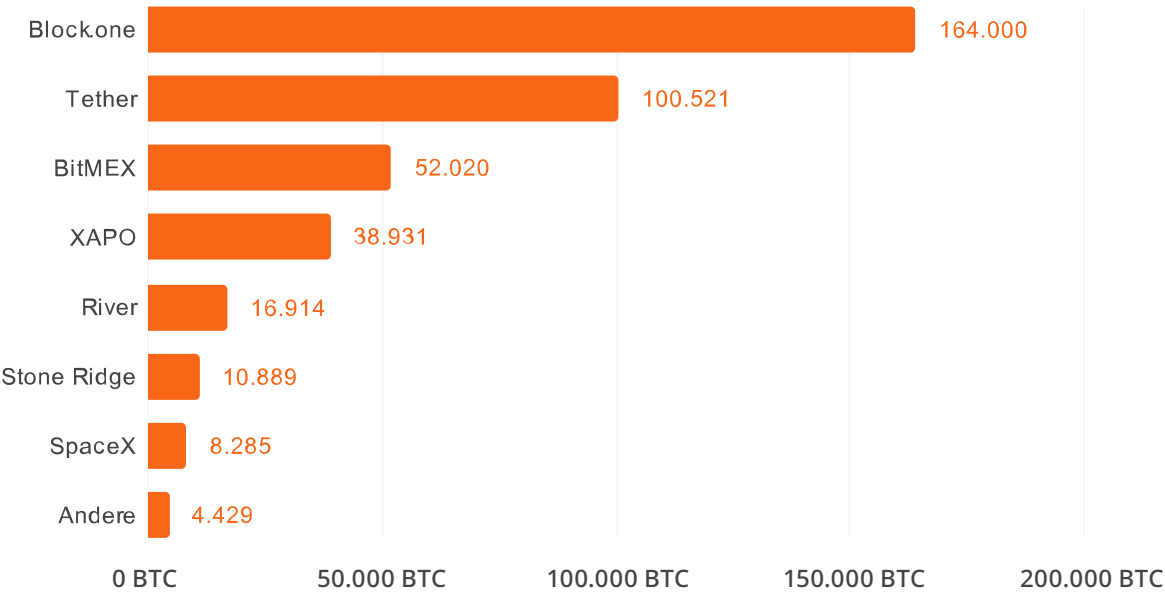
A prominent example is the U.S. company Strategy (formerly MicroStrategy), which holds over 500,000 Bitcoin - more than 2% of the maximum supply - on its balance sheet. By issuing Bitcoin-backed convertible bonds, Strategy raised capital to acquire even more Bitcoin. Their innovative approach to financial engineering serves as a model for companies looking to use Bitcoin as a strategic financial tool.

Advantages	Challenges
Access to institutional lender (banks and investment funds)	High regulatory requirements (securities law)
Ability to issue Bitcoin-backed bonds	Lengthy approval processes with traditional banks
Favorable terms due to strong credit ratings	High administrative burden due to compliance demands

Mid-Sized Companies with Bitcoin Reserves

Privately held companies often face limited access to traditional credit markets. However, they can use Bitcoin as collateral to secure liquidity through specialized Bitcoin lending platforms or institutional partners. This financing solution offers flexibility and allows companies to fund operating expenses, expansion, or investments - without relying on conventional bank loans.

Bitcoin Reserves of Mid-Sized Companies



Source: <https://bitcointreasures.net>, as of 23.07.2025

A notable example is Braiins, the world’s oldest Bitcoin mining pool. For years, Braiins has used Bitcoin-backed loans to avoid selling its mined Bitcoin. Instead, the company finances new mining hardware with these loans, thereby optimizing its capital structure.

Advantages	Challenges
Fast loan issuance without burdensome credit checks	Higher interest rates compared to traditional bank loans
Flexible repayment options depending on market conditions	Counterparty risk with centralized lending platforms
Access to peer-to-peer lending marketplaces	Risk of liquidation due to price volatility

Small Businesses & Startups with Bitcoin Reserves

Startups and small businesses often face the challenge of securing capital for growth and operations. Using Bitcoin as collateral allows them to take out loans without giving up equity. Peer-to-peer lending platforms, in particular, offer fast and straightforward financing options - without relying on traditional banks.

Advantages	Challenges
No credit checks required	Lower liquidity buffers to withstand market stress
Raise capital without equity dilution	Risk of liquidation due to Bitcoin price volatility
Loan rollovers can delay repayment	Dependency on alternative lenders with potentially less favorable conditions

Bitcoin Loans: An Investment Opportunity for Lenders

Bitcoin-backed loans offer an attractive way for investors to earn stable interest income while benefiting from strong collateral protection. Institutional investors, family offices, and private individuals alike can take advantage of high yields, liquid collateral, and the growing institutional acceptance of Bitcoin as a loan asset.

Bitcoin-Backed Loans as a Yield Opportunity

Compared to traditional fixed-income instruments, which often offer lower returns, Bitcoin-backed loans can generate interest rates of roughly 7-14% p.a., depending on loan duration, loan amount and LTV. These high yields stem from the strong demand for capital among Bitcoin holders who seek liquidity without selling their assets.

A low LTV significantly reduces risk for lenders. If the price of Bitcoin drops sharply, the collateral can be liquidated within minutes to avoid losses. If possible, many borrowers act proactively and repay their loan early to avoid margin calls. In such cases, lenders still receive the full interest payment as agreed - meaning they benefit from early repayment without losing yield.

Asset Class	Average Return (p.a.)	Security	Liquidity
Bitcoin-Backed Loans (LTV 50-70%)	7-14%	High (overcollateralized)	Very high (24/7 tradeable)
Government Bonds (Investment Grade)	2-4%	High (state-backed)	Medium (secondary market)
Corporate Bonds (BBB+)	4-6%	Medium (credit rating dependent)	Medium (secondary market)
Gold-Backed Loans (LTV 50-70%)	4-8%	Medium to high (physical or certificates)	Low to medium (storage & transport constraints)

Bitcoin loans offer an unmatched balance of security, liquidity, and yield.

Key Advantages for Investors in Bitcoin-Backed Loans

- + **High returns** of **7-14%** p. a., driven by strong demand from Bitcoin holders seeking liquidity
- + **Overcollateralization minimizes risk** - loans are typically issued at 50-70% LTV, effectively cushioning against price volatility
- + **24/7 liquidity** - Bitcoin can be liquidated at any time, ensuring rapid access to funds in case of borrower default
- + **Low counterparty risk** when using multisignature escrow models that prevent rehypothecation of the collateral
- + **Frequent early repayments** by borrowers seeking to avoid margin calls
- + **Exposure to Bitcoin's upside** - investors benefit from Bitcoin's growth indirectly (without needing to hold it themselves)



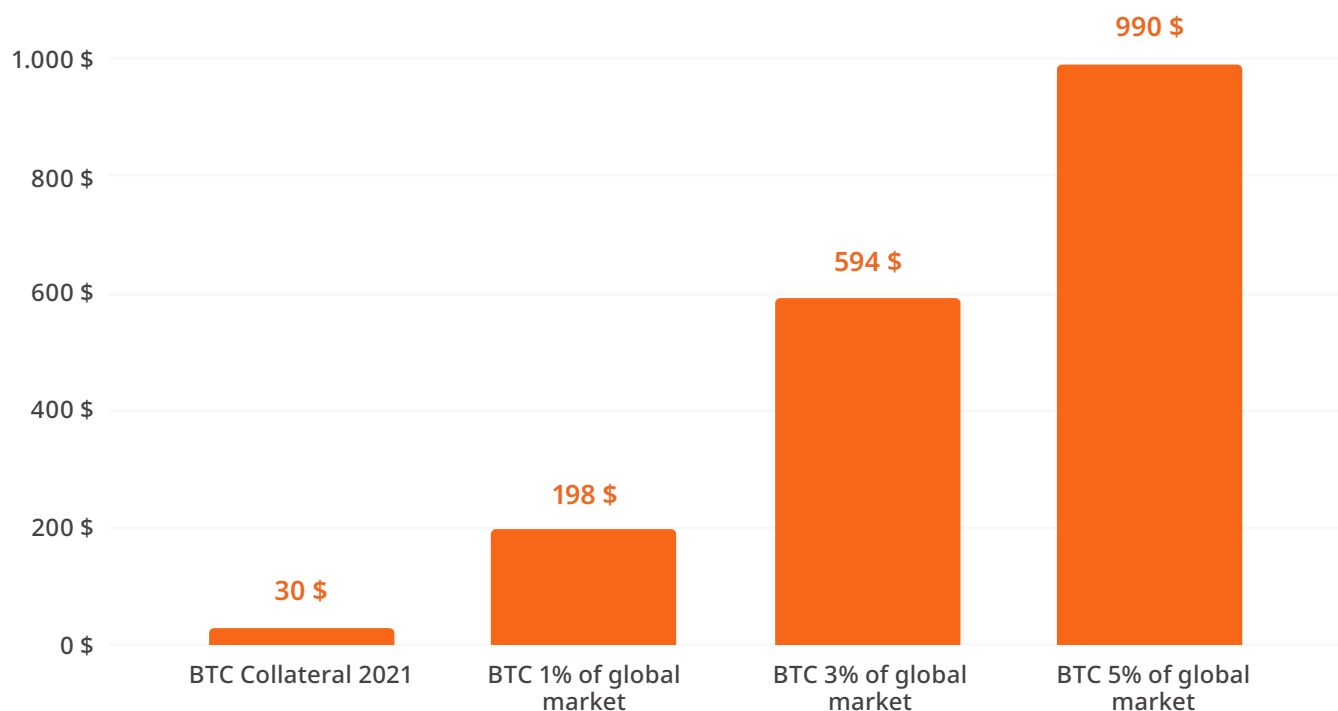
Market Potential

The launch of U.S. spot Bitcoin ETFs in early 2024 marks a major milestone in the institutional adoption of Bitcoin. As the most successful ETF debut in history, it firmly established Bitcoin as a recognized asset class in professional investment portfolios. In parallel, interest in Bitcoin-backed loans is growing rapidly, as companies increasingly use Bitcoin as a financing tool to access liquidity without having to sell their strategic holding.

Market Size and Growth Potential

The use of Bitcoin as loan collateral is still in an early market phase, with limited aggregate data available. A 2021 report by Arcane Research estimated that 625,000 BTC were being used as collateral - equivalent to the market size of around \$30 billion. This accounted for just 0.15% of the global secured lending market, which is estimated at \$20 trillion.

Bitcoin as Collateral - Potential Market Size (in Billions USD)



Numbers from Arcane Research, as of 2021

Source: <https://k33.com/research/articles/banking-on-bitcoin-the-state-of-bitcoin-as-collateral>

Loan collateral provided
in 2020

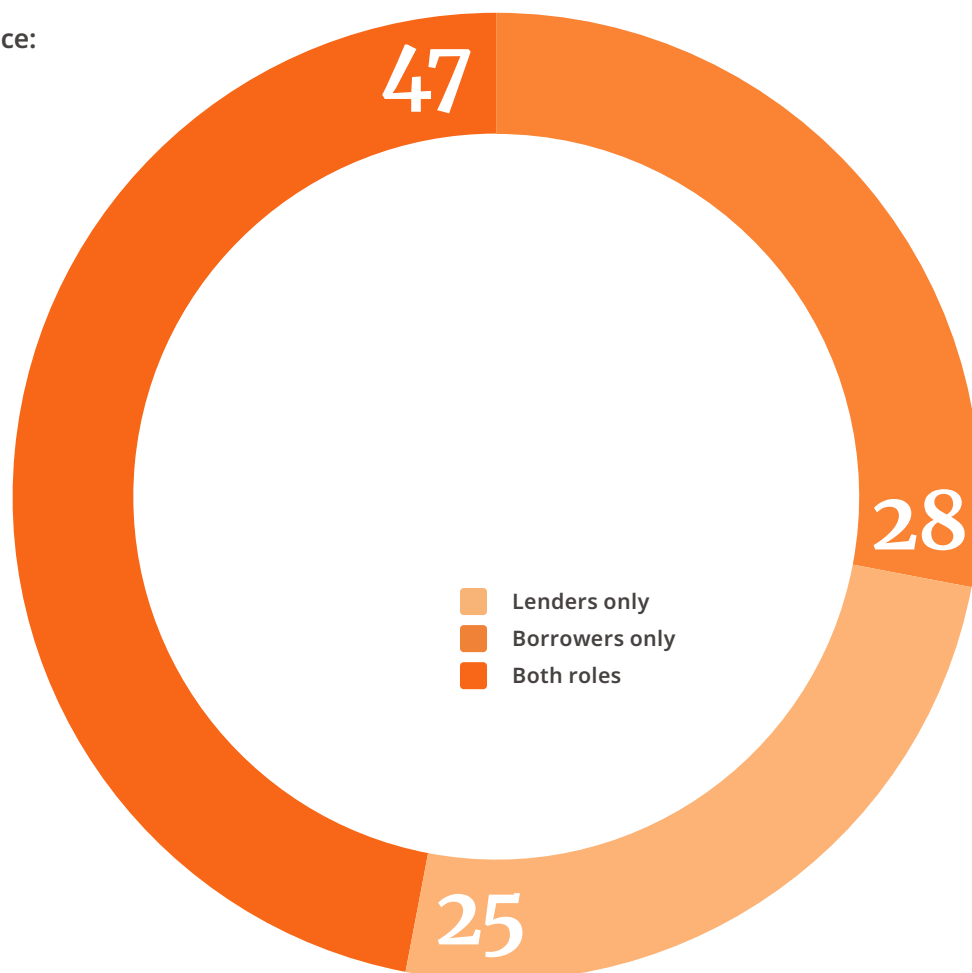
420.000
BTC

The market for Bitcoin-backed loans grew particularly fast in the institutional lending segment. In 2020, around 420,000 BTC were estimated to have been locked as loan collateral, indicating growing interest from professional investors.

For 2023, Arcane Research forecasted a further rise to 1 million BTC used as collateral. However, the 2022 market crash triggered a significant correction. The bankruptcies of major centralized crypto lending platforms such as Celsius and BlockFi, which had previously played a key role in the sector, led to a loss of trust in custodial models. Both platforms had engaged in rehypothecation of user collateral, a practice that ultimately contributed to their collapse. This likely slowed down the growth of Bitcoin-backed lending in the short term.

Bitcoin-Lending Marketplace: User Distribution

Source: <https://firefish.io>



Firefish: Market Insights and Growth Dynamics

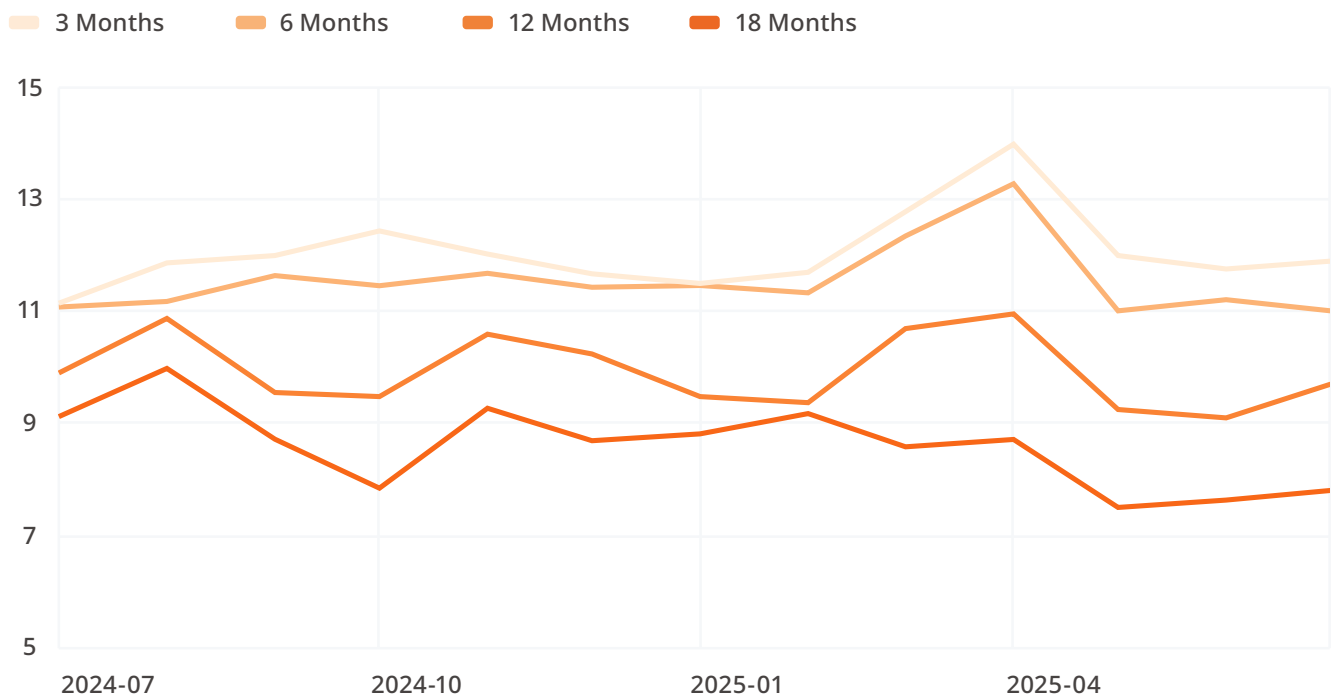
With limited aggregated data available on Bitcoin-backed lending, peer-to-peer platforms like Firefish offer valuable early insights into the dynamics of this emerging market. Firefish is a software company that provides a marketplace connecting borrowers and lenders for Bitcoin-backed loans. Collateral is not held in a centralized custody structure, but secured directly on the Bitcoin blockchain using a multisignature escrow model. This setup prevents rehypothecation and increases transparency.

Since public opening to individuals and businesses in the EU in April 2024, Firefish has gained over 20,000 users, with 47% participating as both borrowers and lenders.

Loan terms on the platform range from three to eighteen months, with interest rates and conditions determined by supply and demand. Longer loan terms generally command higher interest rates. As of now, the average interest rate is approximately 11% per year, based on loan contracts backed by around 2,121 BTC in collateral and an average loan size of over 7,000 EUR.

Firefish applies a standard LTV ratio of 50%, but a significant number of users voluntarily deposit more Bitcoin than required to further reduce their individual LTV. This reflects a risk-conscious approach, as borrowers aim to minimize the chance of liquidation, especially during market downturns.

Average Interest Rates on Firefish



Source: <https://firefish.io>

A notable pattern on the platform is the proactive liquidity management practiced by borrowers: many choose to repay their loan more than 30 days before maturity to avoid potential margin calls.

Models for Bitcoin-Backed Loans

Bitcoin can be used as loan collateral in various ways, and the choice of model has a direct impact on security, flexibility, and transparency for both borrowers and lenders. In general, three main categories can be distinguished: centrally custodial loans (TradFi & CeFi), “DeFi” platforms, and Bitcoin-native non- or self-custodial solutions.



Centralized Custody

1.

In this model, the borrower transfers their Bitcoin to a bank or service provider, which in return issues a loan in fiat or stablecoins. This approach is offered by centralized crypto-finance companies (CeFi) and, increasingly, by traditional financial institutions (TradFi).



TradFi: Regulated Banks and Financial Institutions

In recent years, traditional U.S. banks like Goldman Sachs¹ and Fidelity² have begun accepting Bitcoin as collateral. This enables institutional clients to secure traditional bank loans with Bitcoin instead of real estate or corporate bonds.

- + Stable capital base with long-term loan durations and relatively low interest rates
- Strict regulatory requirements - typically limited to institutional clients with strong credit ratings
- High administrative overhead
- Risk of rehypothecation – banks may re-lend the pledged Bitcoin, exposing borrowers to lose their collateral

With the repeal of SAB 121 regulation in early 2025, which had previously restricted U.S. banks from holding Bitcoin on behalf of customers, the market for Bitcoin-backed loans in the traditional financial sector could expand significantly.

CeFi: Centralized Bitcoin Lending Platforms

Centralized platforms like Celsius, BlockFi (now bankrupt), Lendn or Nexo offer fast and flexible Bitcoin-backed loans.

- + Broad availability for both retail and institutional borrowers
- + Fast and straightforward loan issuance, typically without strict credit checks
- High insolvency risk, as many platforms re-hypothecate and might become illiquid like in the 2022 market crash

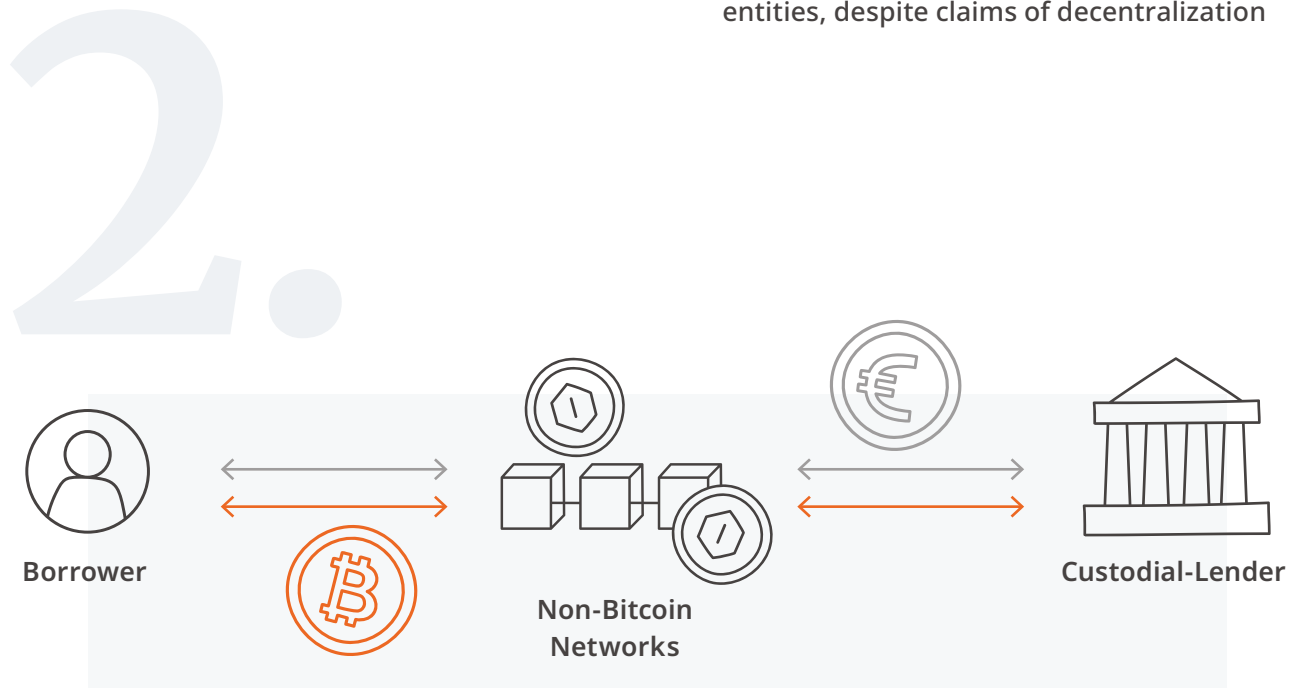
¹ <https://www.coindesk.com/business/2022/04/28/goldman-sachs-makes-its-first-bitcoin-backed-loan-report/>

² <https://www.bloomberg.com/news/articles/2020-12-09/fidelity-digital-to-hold-bitcoin-as-collateral-for-cash-loans>

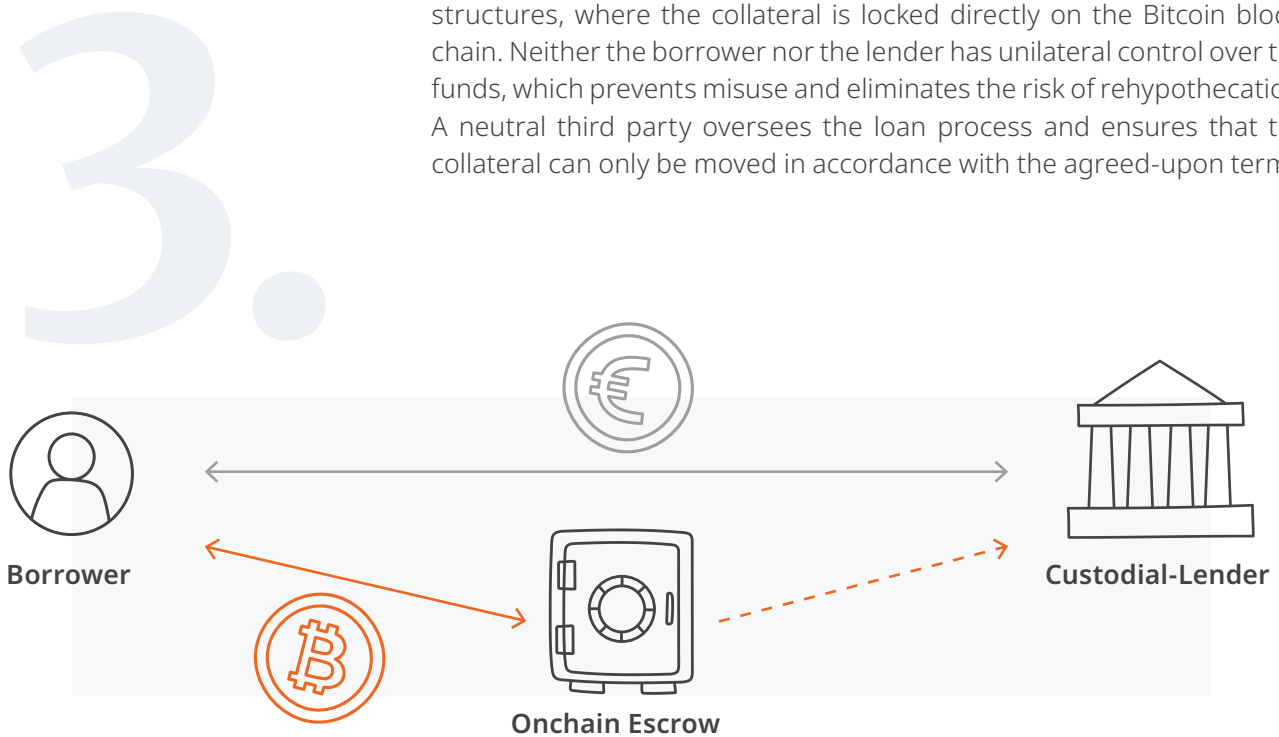
“Decentralized” Finance (DeFi)

DeFi solutions aim to facilitate Bitcoin-backed loans through smart contracts and alternative blockchains like Ethereum. However, since Bitcoin is not natively integrated into these ecosystems, borrowers typically need to convert their BTC into tokenized representations such as WBTC in order to use them as collateral.

- + No credit checks required
- In some jurisdictions, tokenizing BTC may be considered a taxable event
- Complex and thereby error-prone codebases introduce potential security vulnerabilities
- DeFi loans are issued in stablecoins, which are dependent on third parties and carry additional technical risks
- Many DeFi protocols and alternative blockchains are controlled by a small number of entities, despite claims of decentralization



Bitcoin fundamentally differs from all other crypto assets due to its “immaculate conception” - a fair launch without pre-allocation and a gradual decentralization outside the view of regulators or vested interests. These characteristics make Bitcoin uniquely suited as the foundation for transparent, low-risk lending models, such as those found in Bitcoin-native solutions.



- + No centralized custody - the collateral remains in a transparent escrow setup
- + No rehypothecation, ensuring a single-use collateral structure
- + Minimized technical risks, as the solution is built on Bitcoin's native infrastructure
- + Depending on the provider, borrowers can receive fiat payout
- Less flexibility than with custodial solutions

Non-Custodial: With or Without Key Control

Bitcoin-native models typically fall into one of two categories:

With Key Control (like debifi): The borrower, lender, and one or more neutral parties each hold a multisig key. A minimum number of signatures (e.g., 2-of-3 or 3-of-4) is required to move the collateral. This model gives both parties more autonomy and oversight, but also requires a certain level of technical competence to securely manage keys. Disputes can be resolved by the neutral third party acting as an arbiter.

Without Key Control (like Firefish): The collateral is held in a multisig structure governed by a neutral oracle that enforces the loan contract. Neither the borrower nor the lender holds a key, which eliminates technical barriers. In this setup, the Bitcoin can only be returned to the borrower or lender, and never to a third party. If the oracle fails, a predefined recovery transaction enables the collateral to be reclaimed.



Bitcoin-Loan-Rollover: Liquidity Without Selling

A loan rollover allows borrowers to continue using their Bitcoin as collateral by replacing a maturing loan with a new one. This enables repayment of the existing loan without injecting external capital. The rollover mechanism is particularly attractive for companies and investors holding large, long-term Bitcoin positions, offering a way to access liquidity without liquidating holdings or triggering taxable capital gains. When the Bitcoin price rises, the value of the collateral increases. Under the same loan conditions, borrowers can then access larger loan amounts without needing to post additional collateral. This makes rol-

lovers especially appealing during long-term bullish market phases, as borrowers can expand their financial flexibility while their collateral base appreciates.

However, rollovers also involve risks. If the Bitcoin price falls, a margin call may be triggered, requiring the borrower to provide additional collateral to avoid liquidation. For this reason, structured risk management is essential to handle market volatility and minimize the chance of forced liquidation. The rollover strategy should only be pursued as part of a long-term financial plan, always backed by sufficient liquidity reserves.

Conclusion

Bitcoin Loans as an Innovative Financing Strategy

Bitcoin-backed loans offer borrowers the ability to access liquidity without selling their holdings, while investors with a high-yield investment opportunity. Thanks to overcollateralized structure with Loan-to-Value (LTV) ratios of 50-70%, risks are mitigated, and flexible lending models offer attractive financing options for both individuals and businesses.

However, borrowers must remain mindful of liquidation risk, as Bitcoin has historically experienced sharp price drops of over 50%. To reduce this risk, it can be wise to voluntarily deposit additional collateral and maintain a lower LTV ratio than required.

With growing institutional adoption of Bitcoin - especially through the launch of ETFs and increasing integration into traditional financial markets - this relatively young lending market is gaining traction. While Bitcoin-backed loans in the traditional finance sector are still largely limited to institutional investors with high credit ratings, private financial service providers now offer access to Bitcoin-backed financing for both businesses and private individuals.

Despite opportunities, challenges remain - particularly market volatility and structural differences between lending models. In the long term, however, Bitcoin-backed loans could become a core element of modern financial strategies, enabling more efficient capital usage and unlocking new ways to preserve and grow wealth.

Coinfinity

Safety, expertise and quality.

When it comes to Bitcoin, Coinfinity is your reliable, transparent, and officially regulated partner from Austria. Numerous satisfied customers, our 10 years of experience as a Bitcoin company, and annual revenues of over 100 M Euro speak for themselves.

Trade Bitcoin

Buy and sell Bitcoin easily and without spread using the Coinfinity app or our web portal – simple, secure, and around the clock.

Bitcoin Savings Plan

Achieve long-term growth of your Bitcoin portfolio through regular, automated purchases with our savings plan - flexible and without commitment.

Coinfinity Business

Coinfinity assists companies and institutions in developing a customized Bitcoin strategy. We accompany you from stage one and help you acquire the necessary knowledge to store your Bitcoin safely.

Coinfinity Wealth

You are a private individual and want to invest in Bitcoin with a high volume and specific requirements? Then Coinfinity Wealth is the right place for you - Raimund Ortner and Isabelle-Christin Haring are personally at your disposal.

Contact



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Raimund is Head of Business & Wealth at Coinfinity. Thanks to his many years of experience as a division manager in internationally active medium-sized companies, he understands the challenges and opportunities facing SMEs better than anyone and bridges the gap between the real economy and Bitcoin. This makes Raimund the ideal contact for partnerships, corporations, and medium-sized companies



Isabelle-Christin Haring
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Isabelle-Christin, Head of Customer Success at Coinfinity, is characterized by her expertise, indepth Bitcoin knowledge and her sense for individual needs. As a contact person for demanding inquiries in all phases, she and her team ensure a consistently successful experience - from onboarding to long-term support of high net worth individuals at Coinfinity.

I see Bitcoin as ultimately becoming a reserve currency for banks, playing much the same role as gold did in the early days of banking.

Hal Finney

