

## Services and Fees

Our aim is a transparent and fair experience when buying and selling Bitcoin, entirely without hidden costs.

Coinfinity is a Bitcoin-only broker with the strongest conviction. Our customers benefit from many advantages, including maximum transparency in order execution, true self-custody, and Bitcoin expertise since 2014.

### Services and Benefits

We want to offer our customers a comprehensive package that allows them to save Bitcoin easily and over a long term:

- App-integrated self-hosted Bitcoin wallet
- Payment via SEPA transfer and SEPA Instant
- Fast Bitcoin transactions once payment is received
- Automated savings plans
- SmashBuy for instant purchases
- BlockReward: save 21% on service fees for 6 months
- Personal support
- Focus on education, security, and long-term thinking

### Fees

At Coinfinity there are no hidden spreads. The fee displayed when placing an order is what our customers ultimately pay.

Before completing a purchase, the amount of Bitcoin the customer will receive is clearly displayed. Similarly, before completing a sale, the amount of euros the customer will receive is always clearly displayed.

For every Bitcoin transaction, a mining fee must be paid in order to be processed quickly by the network.

We pass on the mining fees when sending Bitcoin, using the average mining fee paid over the last 25 transactions. This fee goes to the miners in the Bitcoin network and ensures that your transaction is added to the blockchain in a timely manner.

The amount of the mining fee depends on the Bitcoin network's capacity and can be relatively high at times. Coinfinity does not charge a margin on the Bitcoin mining fee.

Service	Fee	Information
Savings Plan - Buy / Sell	1,5%	no spread
Instant-Buy / Sell (SmashBuy)	1,5%	no spread
Assisted Buy / Sell On-Site	3,3%	personal service at Coinfinity in Graz / bitcoin.wien
Minimum fee per transaction <sup>1)</sup>	0,49 EUR	applies to purchases, sales and savings plan transactions
Account opening	free	
Euro payment (SEPA transfer)	free	
Euro payment (SEPA Instant)	free	
Euro withdrawal	free	
Bitcoin deposit	free	
Support via Email, chat and phone	free	
Bitcoin withdrawal	Mining fee	depending on the Bitcoin network capacity
Processing fee for chargebacks <sup>2)</sup>	5.00 EUR	e.g. for unallocatable payments

1) **Minimum fee per transaction:** A minimum service fee of EUR 0.49 applies to each transaction. This fee is charged if the service fee calculated as a percentage is less than EUR 0.49. Discounts or fee reductions (e.g., as part of the BlockReward program) do not apply to the minimum fee. Details can be found in our [General Terms and Conditions](#).

2) **Processing Fee:** If a transaction is reversed due to a customer error, a flat-rate processing fee of EUR 5.00 will be charged. This applies in particular to incorrect wallet addresses, incorrect transfer amounts, or missing or incorrect payment references. Discounts or fee reductions (e.g., as part of the BlockReward program) do not apply to the processing fee. Details can be found in our [General Terms and Conditions](#).

Marketing communication. Not investment advice or a personalised recommendation. Bitcoin is volatile and may result in the total loss of the capital invested. Bitcoin is not covered by deposit insurance or investor compensation protection. Investment decisions should take individual circumstances and characteristics into account. Past performance is not a reliable indicator of future results. For more information on risks, visit [coinfinity.co/en/risk-information](https://coinfinity.co/en/risk-information).