

Forum:[Hack Forums](#)

Thread: [Buying Crypto with Wise, platform with lowest fees?](#)

Viyirus - October 28, 2022, 10:50 am

Hey,

I reside in the EU, I use Wise, and wish to buy BTC/ETH with my card, with the lowest possible fees. Currently I use Luno who has 3.5%, with my 1k buy there is 33 EUR fees, I wonder if there is a platform with lower fees? I read Pionex has 0.05%, is there some catch here? Or maybe I am just paranoid, and 3.5% for a card is actually low, if it is, then my bad!

What are your recommendations?

SUI-3183372 - October 28, 2022, 11:40 am

Is it a credit or debit card?

Viyirus - October 28, 2022, 12:37 pm

(Oct 28, 2022 10:52 AM)vvvvvvvvvb Wrote: [\[CITE\]](#) I recommend using Kraken, the best exchange you can find hands down. And to pay with bank transfer, creditcards are going to have insane fees no matter the platform.

Okay, I might do this, how long will it take for me to get the coins?

(Oct 28, 2022 11:11 AM)Focus Broken Wrote: [\[CITE\]](#) Bitstamp serves EU customers and they have been around for a long time. Never used them before personally though.

I might look them up, but it would relieve me if I could hear someone using them and can vouch for them

(Oct 28, 2022 11:40 AM)BV1 Wrote: [\[CITE\]](#) Is it a credit or debit card?

I think its a debit card, I can't go minus

u8898731 - October 28, 2022, 12:45 pm

Paying via card usually results in paying higher fees. Most bank transfers are 0% in fees if I'm not mistaken, just takes a few days to show up in your balance

Viyirus - October 28, 2022, 12:51 pm

(Oct 28, 2022 12:45 PM)u8898731 Wrote: [\[CITE\]](#) Paying via card usually results in paying higher fees. Most bank transfers are 0% in fees if I'm not mistaken, just takes a few days to show up in your balance

So if I don't mind the delay, I should opt for Kraken and buy BTC/ETH using my Wise bank? I like the instantaneous deposit with card, but when I wanna buy 3k, I'll pay 100 EUR in fees which is a lot to me, so I will go for the Kraken route then most likely, thanks for the input everyone

u8898731 - October 28, 2022, 12:55 pm

(Oct 28, 2022 12:51 PM)Viyirus Wrote: [\[CITE\]](#) So if I don't mind the delay, I should opt for Kraken and buy BTC/ETH using my Wise bank? I like the instantaneous deposit with card, but when I wanna buy 3k, I'll pay 100 EUR in fees which is a lot to me, so I will go for the Kraken route then most likely, thanks for the input everyone

I'm not from the EU so not sure what the ACH fee is like on Kraken there, but I'm pretty sure Coinbase US has 0% ACH deposit fee. I'd just skim through EU platforms and find out which has

the lowest ach fee + good reputation, since ACH is generally what will have the cheapest fee

Viyirus - October 28, 2022, 1:01 pm

(Oct 28, 2022 12:55 PM)u8898731 Wrote: [\[CITE\]](#) I'm not from the EU so not sure what the ACH fee is like on Kraken there, but I'm pretty sure Coinbase US has 0% ACH deposit fee. I'd just skim through EU platforms and find out which has the lowest ach fee + good reputation, since ACH is generally what will have the cheapest fee

Okay I'll try to do some research and see what I may find, thanks u8898731

u8898731 - October 28, 2022, 1:02 pm

(Oct 28, 2022 01:01 PM)Viyirus Wrote: [\[CITE\]](#) Okay I'll try to do some research and see what I may find, thanks u8898731

No stress brother! Good luck on your search and feel free to lmk if you have any other questions

Cooldudex - October 28, 2022, 8:30 pm

"I think its a debit card, I can't go minus" - Crypto investor, 2022

Deadmau5 - October 29, 2022, 12:43 am

I use Bitvavo, which only has 0.25% fees for buying.