

Forum:[Hack Forums](#)

Thread: [Buy crypto \(Fiat to crypto \) - cheapest way :\)](#)

Honey Singh - August 23, 2026, 9:39 pm

Hi,?

What's your crypto buying way ?

Let's share and discuss the cheapest way around.

Moonpay?

jcole - August 24, 2026, 11:42 am

(Aug 23, 2026 09:39 PM)Honey Singh Wrote: [\[CITE\]](#) Hi,?

What's your crypto buying way ?

Let's share and discuss the cheapest way around.

Moonpay?

My exchanges are all KYC, and usually anywhere from 0.5-5%

Honey Singh - August 24, 2026, 6:46 pm

(Aug 24, 2026 11:42 AM)jcole Wrote: [\[CITE\]](#) My exchanges are all KYC, and usually anywhere from 0.5-5%

Which one is 0.5 ?

jcole - August 24, 2026, 10:33 pm

(Aug 24, 2026 06:46 PM)Honey Singh Wrote: [\[CITE\]](#) Which one is 0.5 ?

MEXC: 0.05% Taker (0% Maker)

Binance (Global): 0.10% Taker (0.075% if paying with BNB)

KuCoin / Bybit / Bitget / Gate.io: 0.10% Taker

Binance.US: 0.00% – 0.20% Taker (depending on pair tier)

Kraken Pro: 0.8% Base Taker (depending on pair tier)

Honey Singh - August 25, 2026, 2:40 am

(Aug 24, 2026 10:33 PM)jcole Wrote: [\[CITE\]](#) MEXC: 0.05% Taker (0% Maker)

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thread is for fiat to crypto

not crypto to crypto. ?

jcole - August 25, 2026, 5:56 am

(Aug 25, 2026 02:40 AM)Honey Singh Wrote: [\[CITE\]](#) thread is for fiat to crypto

not crypto to crypto. ?

That is the percentages when buying crypto using a cash deposit.

Honey Singh - August 25, 2026, 7:16 am

(Aug 25, 2026 05:56 AM)jcole Wrote: [\[CITE\]](#) That is the percentages when buying crypto using a cash deposit.

Great share, what about visa and mastercard?

Cheapest way to buy crypto?

jcole - August 25, 2026, 7:19 am

(Aug 25, 2026 07:16 AM)Honey Singh Wrote: [\[CITE\]](#) Great share, what about visa and mastercard? Cheapest way to buy crypto?

That will depend on what a platform is charging for a debit card top up. I know Kraken specifically charges a fixed (\$0.25) + 2% to top up a balance

Kify - August 26, 2026, 7:36 pm

(Aug 24, 2026 11:42 AM)jcole Wrote: [\[CITE\]](#) My exchanges are all KYC, and usually anywhere from 0.5-5%

5% is insanely high for a KYC exchange, where are you paying that much?

jcole - August 26, 2026, 8:09 pm

(Aug 26, 2026 07:36 PM)Kify Wrote: [\[CITE\]](#) 5% is insanely high for a KYC exchange, where are you paying that much?

That's after debit card top up, maker/taker fees. Only a ball park not a specific number

Honey Singh - August 26, 2026, 8:15 pm

(Aug 26, 2026 08:09 PM)jcole Wrote: [\[CITE\]](#) That's after debit card top up, maker/taker fees. Only a ball park not a specific number

Yeah, that's the catch. Looking for the cheapest company who charges 1-2% with cards or a way.

kainzerdick - September 15, 2026, 2:32 am

I am currently offering a service where you can safely on/off ramp from all banks/emis by opening an offshore bank.. the rate is around 1%-5% depending on the volume but we have a minimal KYB.. the only good thing is that once onboarded, volume is not an issue..

m1000 - September 15, 2026, 11:11 am

Honestly I just buy Bitcoin through CashApp and if I want anything else I'll transfer BTC over to Exodus and do a swap. We also have a Bitcoin club in my city where it's easy to buy other alts for cash too.

Omniscient - September 15, 2026, 3:10 pm

Moonpay very high.

You'll get the best rates on direct KYC CEX's. Swap sites like Moonpay will screw you because they are actually just using 3rd party service like Zero Hash. ZH sucks too btw, any service using them charges the highest fees, not to mention I find their tech buggy.

m1000 - September 15, 2026, 3:23 pm

(Sep 15, 2026 03:10 PM)Omniscient Wrote: [\[CITE\]](#) Moonpay very high.

You'll get the best rates on direct KYC CEX's. Swap sites like Moonpay will screw you because they are actually just using 3rd party service like Zero Hash. ZH sucks too btw, any service using them charges the highest fees, not to mention I find their tech buggy.

I was constantly being denied purchase ability with Moonpay... and another similar service. I kept

verifying with my bank but they still wouldn't let the transactions push through, so yeah, the tech either sucks or they're intentionally not allowing me to purchase. I bank with Chase, in the US.

So now I either buy locally from a local Bitcoin club here in town, or just buy BTC in my CashApp and transfer to Exodus if I want to swap for anything else. Local cash buys are always really fun.

DBXCRYPTO - *September 18, 2026, 3:25 pm*

Can help with crypto, cash out transfer and Fiat. Let me know What you need and maybe i can help.