

Forum: [Hack Forums](#)

Thread: [USDT OR USDC ?](#)

Edward Montana - September 12, 2026, 9:12 am

Which one offers the lowest-cost transfer?

jcole - September 12, 2026, 9:33 am

(Sep 12, 2026 09:12 AM)Edward Montana Wrote: [\[CITE\]](#) Which one offers the lowest-cost transfer? The fee depends entirely on the network you use to send it. Moving USDT or USDC on the exact same network costs virtually the same.

Solana and Polygon have some of the cheapest transfer fees right now.

SUI-3183372 - September 12, 2026, 10:21 am

(Sep 12, 2026 09:33 AM)jcole Wrote: [\[CITE\]](#) The fee depends entirely on the network you use to send it. Moving USDT or USDC on the exact same network costs virtually the same.

Solana and Polygon have some of the cheapest transfer fees right now.
This, with the tiniest little asterisk attached to it.

Technically, on networks like Ethereum, USDT's contract is older and a bit heavier. There can be some scenarios where you'll see costs be just very slightly higher when sending USDT over USDC. I imagine the value is so tiny that you don't even notice it.

However, if you're asking for the network that has the cheapest stablecoin transfers, that would be Sui. It is entirely FREE to send stablecoins on Sui, you do not need ANY SUI to pay for gas, you only need to hold the stablecoin asset which you wish to send.

Even without free stablecoin transfers, Sui is one of the cheapest. A couple of weeks ago I helped send \$261,000 to 21,600 addresses on Sui. We did not use the free stablecoin transfer route as free stablecoin transfers have anti-spam mechanisms and we didn't want to deal with them with the high volume of transfers going out. To send \$261,000 to 21,6000 addresses we still paid just \$0.504 in gas fees.

Supryt - September 12, 2026, 11:16 am

USDC more cheaper than USDT.
The transfer also fast too.

Maskin - September 12, 2026, 5:46 pm

As others already posted, it depends on the network you use.

One more thing to consider is that USDT is "banned" in europe. It's not illegal to use USDT per say (i.e receiving USDT and holding or converting it on a DEX) but from my understanding it's not possible to convert, use , deposit or withdraw USDT on centralized exchanges using EU accounts.

Frog2052 - September 12, 2026, 11:23 pm

DEF USDC

Edward Montana - September 13, 2026, 7:14 am

thanks guys