



# Crypto tax country guide: how crypto is taxed around the world

A plain-language overview of how crypto is taxed across jurisdictions, what tends to be a capital gain, what tends to be income, how holding periods and residency change the answer, and the main treatment patterns to recognise. It deliberately avoids quoting rates, because those change; the value is knowing which questions to ask for your own country. Download the PDF to keep.

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CryptaTax

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General information, not tax advice



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## There is no single crypto tax rate

Crypto is rarely a special asset class with its own percentage. In most countries it is slotted into the **existing** tax framework, so what you pay depends on how a transaction is classified, how long you held the asset, your total income for the year, and which country's rules apply. The same person can pay very different rates on two crypto transactions in the same year. This guide focuses on the **structure** that decides the answer, so you know which current rate to go and look up for your own situation.

## Capital gains versus income, the first fork

Almost everywhere, the first question is whether a transaction is a **capital gain** or **income**. Selling, swapping or spending crypto you already hold is usually a capital gain taxed under capital-gains rules. Earning crypto, through staking, mining, airdrops or being paid in it, is usually income taxed at ordinary rates. The two regimes often use different scales and different allowances, so the classification alone can change what you owe, which is why a country that looks light on gains may still tax earned crypto in full.

## The main treatment patterns

Countries cluster into a handful of recognisable patterns. The groupings below are a map to orient yourself, not a statement of current rates; treat every example as a starting point to verify, because rules move and the examples often carry conditions.

Pattern	What it means	Often cited (verify current rules)
Gains taxed, income taxed	Disposals are capital gains under CGT rules; earned crypto is ordinary income. The most common model.	Many major economies, for example the US, the UK, Australia and Canada

Longer holds taxed more lightly	Holding beyond a threshold can reduce or remove the tax on a gain, especially for private (non-business) investors.	Often raised for Germany (longer-term holding) and Switzerland (private capital gains)
Swaps untaxed until cash-out	Crypto-to-crypto trades are not themselves taxable; tax tends to crystallise on the exit to fiat.	For example France and Poland
Income tax plus a wealth element	Gains or holdings face income tax and an additional wealth or holding-based charge.	Some European countries, for example the Netherlands
Little or no individual tax	No broad personal capital-gains or income tax reaching individual crypto, though other charges can apply.	Some Gulf and island jurisdictions, for example the UAE

## Holding period often changes the rate

Many systems distinguish **short-term** gains from **long-term** gains and tax longer holds more favourably; a few reduce or remove tax entirely once you have held past a threshold, and others make no distinction at all. The exact period and the size of the benefit vary, so this is a rule to confirm rather than assume. The practical point is that **when** you sell can matter as much as **whether** you sell.

## Residency is the real gatekeeper

Crypto tax follows your **tax residency**, not your passport, your exchange, or where the blockchain runs. A country's favourable treatment only helps you if you are genuinely tax resident there under its rules, which is usually a substantial commitment. Leaving a country can also be untidy: many jurisdictions have exit taxes or trailing residency rules, and some tax worldwide income while you remain resident. If your situation spans borders, the rate question becomes a residency question first, and one for a cross-border professional rather than a blog list.

## 'Tax free' usually means 'gains, under conditions'

Where a country is described as crypto tax free, it almost always refers to **capital gains** for individuals under specific conditions, not every transaction by everyone. Earned crypto, staking, mining, airdrops, being paid in it, is frequently still taxed as income even where gains are exempt, and business-like trading can lose an individual exemption entirely. Read any 'tax free' claim as 'qualifying for an exemption you can evidence', never as concealment, and confirm the present position before acting on it.

## Why you still need clean records everywhere

Even in a favourable jurisdiction you usually have to **prove** you qualify, holding periods, residency and the nature of your activity, and you may have a filing history in a country you left. Rules also change, so being able to reconstruct your full history protects a position you relied on. Keep, at minimum, the date and value of every acquisition and disposal in your home currency, the fees on each, transfers between your own accounts, the cost-basis method you used, and income receipts valued on the day you received them.

## How to find the answer for your country

1. Classify each transaction: is it a capital gain or income?
2. Check whether your country distinguishes short-term from long-term holdings.
3. Confirm whether crypto-to-crypto swaps are taxable, or only the cash-out.
4. Check for exemptions, allowances or a wealth charge that change the effective result.
5. Confirm your tax residency and any exit rules if your situation spans borders.
6. Look up the current rate for the relevant band in official guidance, that step comes last.

## Country guides and how CryptaTax helps

For the specifics, our per-country guides go deeper, for example [US crypto tax](#) →, [UK crypto tax](#) → and [Germany crypto tax](#) →, with the full list at [crypto tax by country](#) →. CryptaTax classifies each transaction as a gain or income, applies a consistent cost-basis method, tracks holding periods and nets losses, then produces file-ready figures your country's current rate can be applied to. [Try the crypto tax calculator](#) →

**Disclaimer.** General information, not tax advice. Crypto tax rules differ by country and change over time, verify against your country's guidance or a qualified advisor.



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