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Tax flash



November 2026

Law 5354/2026 New Tax Framework for Crypto-Assets

Introduction

The new tax framework for crypto-assets, as established by Law 5354/2026, enhances legal certainty and predictability, facilitates tax compliance while supporting the development of Greece's digital investment environment.

Definition of a crypto-asset and meaning of transfer

- **Crypto-asset:** a digital representation of value or a right that may be transferred and stored electronically using distributed ledger technology or similar technology, including utility tokens.
- **Transfer:** the exchange of crypto-assets for a monetary amount; the disposal of crypto-assets to acquire goods or receive services; and, generally, any disposal for consideration, including the contribution of crypto-assets to cover or increase company or share capital. The exchange of one crypto-asset for another crypto-asset does not constitute a transfer.

Taxation of capital gains

- Flat rate of 10% (compared with 15% for other capital gains).
- Capital gain: transfer price minus acquisition price (using the average acquisition price; deemed to be zero if it cannot be substantiated).
- Net capital gains of up to €500 per year are tax-exempt; losses exceeding €500 may be carried forward for 5 years.
- Frequent trading does not, in itself, constitute business activity.

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Voluntary declaration of previous transfers

- Declaration within 12 months from the entry into force (9 November 2026); tax at 10% payable within 60 days, without penalties or interest.
- For the purpose of covering deemed-expense requirements, only the declared capital gain is recognised.

Inheritance, gift and parental gift

Treated as intangible movable property situated abroad; valued at the previous day's price on recognised platforms, effective from 1 January 2027.

Let's discuss

For more information on the above, please contact:



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