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Tax

Greece Introduces Tax Framework for Crypto-Assets

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TAX

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Crypto-Asset Taxation in Greece: Key Provisions

New Law No 5354/2026 was passed by the Hellenic Parliament on 5 November 2026, introducing a dedicated tax - framework for crypto-assets in Greece. The relevant provisions enter into force upon publication of the Law, i.e. on 9 November 2026, unless otherwise specifically provided.

The new provisions cover, among others, the taxation of capital gains, income generated from crypto-assets, deemed expenditure, benefits in kind, as well as inheritance and gift tax treatment.

Taxation of capital gains

Under the new framework, any income realised by individuals from the transfer of crypto-assets is subject to **income tax at a rate of 10%,** compared with the general 15% rate applicable to capital gains from the transfer of capital. For these purposes, a transfer includes: (i) the exchange of crypto-assets for monetary consideration; (ii) the use or disposal of crypto-assets to acquire goods or receive services, as well as any other disposal for valuable consideration; and (iii) the contribution of crypto-assets for the subscription for, or increase of share capital.

Crypto-assets are defined as digital representations of value or rights that can be transferred and stored electronically using distributed ledger technology or similar technology.

Voluntary declaration of capital gains from crypto-assets

The new provisions introduce a voluntary disclosure mechanism for disposals of crypto-assets that took place before the new rules enter into force. More specifically, capital gains arising from transfers of crypto-assets completed before the entry into force of the new provisions may be voluntarily declared within 12 months from the date on which the new rules take effect (9.11.2026), without the imposition of penalties or late-payment interest, provided that the tax due is paid within 60 days of filing the relevant tax return.

Capital gains so declared and duly taxed may be used to justify expenditure for the purposes of the deemed-income rules.

Exclusion from the Business Activity Presumption

The number and frequency of crypto - asset transactions do not automatically result in their classification as business income, as they are expressly excluded from the presumption whereby three similar transactions carried out within a six-month period are deemed to constitute systematic business activity.

Benefits in kind

The taxable value of crypto-assets for benefit-in-kind purposes is determined by reference to their euro value at the time of the transaction.

Deemed Income

Expenditure incurred on the acquisition of crypto-assets is taken into account for the purposes of the deemed-income rules.

Inheritance, donation and parental gift tax

For the purposes of inheritance, donation and parental gift taxation, the law classifies crypto-assets as **intangible movable property situated abroad.**

For these purposes, the taxable value of cryptocurrencies is determined by reference to their euro-denominated prices on recognised cryptocurrency trading platforms on the day immediately preceding the date, on which the tax liability arises.

The provisions on gifts and inheritance apply where the relevant tax liability arises on or after 1 January 2027.

Digital transaction duty

The new provisions also expressly exempt the sale of crypto-assets from Digital Transaction Duty. The provisions on Digital Transaction Duty apply as from 1 December 2024.

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