

# The Real Cost of Buying Bitcoin in the UAE

Free sample — 16 weeks and 2,271 measured fills on UAE rails

*Bitcoiners.ae Intel · Research report · Corrected September 2026 edition · **sample extract***

*Educational and informational content only — not investment, financial, tax, or legal advice. Nothing here is a recommendation to buy, sell, or hold any asset, or to use any venue.*

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## What this sample is

Three things from the full report: how the data was gathered and what it can and cannot support, one complete finding, and the full methodology appendix. The headline rail comparison, the fee analysis, the two-hop sequence, the month-by-month table, the reliability breakdown and the withdrawal section are in the full edition.

### Full contents

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## Why this report exists

Every guide to buying Bitcoin in the UAE compares posted fee schedules. Almost nobody measures what you actually pay — the spread, the FX conversion, the fill quality — because measuring it requires executing thousands of real orders and recording every fill.

Between 12 May and 2 September 2026, a single automated AED dollar-cost- averaging account we operate recorded the effective all-in AED-per-BTC price of **2,309 trade observations**. After excluding 38 records with a known logging defect, **2,271 fills** remain.

**Read this as one operator's execution history, not as a market survey.** It is a record of what one account paid on the rails it happened to use, over one 16-week window. It is not a controlled comparison, it does not establish what you would pay, and nothing here is evidence that any venue is better or worse for you than any other.

**Methodology in one line:** the effective all-in AED/BTC recorded for each fill — fee-inclusive by construction — against the hourly USD price index relayed by our own Bitcoin node, multiplied by the 3.6725 AED peg. Costs are in basis points: **100 bps = 1% = AED 1,000 per AED 100,000 invested.**

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## There is no timing edge in this sample

*This section appears in full, exactly as it does in the report.*

Median premium by hour of day, across the retained USDT-route fills, sits in a flat **16–21 bps band** around the clock, with at least 80 fills in every hourly bucket. The widest gap between any two hours is under 5 bps, against a 45 bps gap between the rails. No session effect worth scheduling around appeared.

Hours are UTC, and the benchmark is hourly: a fill late in an hour is compared against a price up to an hour old. That is a property of the method and adds noise to the hourly buckets specifically.

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## Appendix: methodology & data integrity

*This appendix appears in full, exactly as it does in the report.*

- **Source.** Automated execution on one live, funded account operated by us, 12 May – 2 September 2026. All figures normalised to basis points; no volumes, balances, counterparties or account identifiers are published.
  - **Sample composition.** 2,271 retained fills: 2,168 on OKX and 103 on BitOasis, i.e. 95.5% from a single venue. A third venue contributed one record, which fell into the excluded set, so this is a **two-venue retained sample** and the BitOasis figures rest on about a hundred fills. Venue names describe where this data came from; they are not endorsements.
  - **Benchmark.** The hourly USD price index relayed by our own Bitcoin node, multiplied by the fixed 3.6725 AED peg. A Bitcoin node does not quote fiat: the chain metrics in our weekly brief are ours, but this price index is an exchange-derived feed our node relays. Each fill is joined to the index by flooring its timestamp to the UTC hour, so a fill late in an hour is compared with a price up to an hour old. This join reproduces all 2,309 recorded premiums exactly.
  - **Statistic.** Pooled medians across recorded fills, unweighted by size, because the dataset holds no per-fill amounts. Each row is one recorded fill; the data does not establish that each was an independent decision.
  - **Exclusions.** 38 of 2,309 records (1.6%) from early two-hop cycles that logged the effective price in USDT units rather than AED — an artifact of roughly the peg ratio, far outside any real premium. Separately, 2 withdrawal records associated with a security incident (unauthorised *attempts*, both rejected or pending; no completed unauthorised withdrawal) are excluded from all statistics.
  - **Coincident timestamps.** Two pairs of records share a minute, venue and route. Per-month, per-venue, per-pair record counts match the account's trade counts in all ten cells, which supports retaining them as separate fills; it does not establish a one-to-one identity for every individual row. Excluding them instead changes the samples to 2,269 / 2,054 / 215 and changes no published basis-point figure.
  - **Withheld from this edition** for lack of re-verifiable evidence: realized per-venue fee percentages, the USDT/AED leg's median price and its discount to the peg, and the order-level partial-fill rate. Evidence is unavailable within this edition's scope; none of these has been shown to be wrong.
  - **Rounding.** Basis-point figures are the full-precision median rounded once to the nearest whole basis point, half away from zero. Chart labels carry whole basis points throughout, so where a table shows a figure to one decimal — September's +0.3 — the chart label for that point reads +0.
  - Venue behaviour, fees and premia change. This edition measures 12 May – 2 September 2026 and will be revised.
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