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Europe Leads in Everyday Crypto Use as UK Opens New Path to Investment

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Europe is quickly becoming a leader in practical crypto adoption, as digital currencies are increasingly used for everyday purchases. A recent report shows that 45% of all crypto card transactions in Europe are under €10, highlighting a shift from traditional cash to digital payments for small, daily expenses.

Stablecoins cryptocurrencies designed to maintain a steady value are playing a major role, powering 73% of these transactions. Online usage is also rising fast, with 40% of crypto card payments made online nearly double the eurozone average. Interest is growing, as seen in a 15% increase in new crypto card orders across the region in 2025.

At the same time, the United Kingdom is making a major policy shift that could further boost crypto adoption. The Financial Conduct Authority (FCA) has introduced new rules to make investment advice more affordable and accessible. Firms can now offer general investment guidance without needing to meet the full requirements for personalized financial advice. This change gives millions of people with savings the opportunity to explore new types of investments, including crypto, without high entry costs.

"This reform gives everyday investors better access to financial tools," says Jamie Carter, a fintech analyst. "It could help more people feel confident about exploring modern investment options like crypto."

One company aiming to serve this growing audience is Best Wallet, a non-custodial crypto app designed for simplicity and security. It offers features such as early access to new

token presales, a native \$BEST token, and secure storage using Fireblocks technology eliminating the need for traditional seed phrases.

Best Wallet is also preparing to launch the Best Card, a crypto debit card that will allow users to spend their digital assets anywhere Mastercard is accepted.

With Europe leading in day-to-day crypto use and the UK opening the door to wider investment access, the momentum behind digital finance is stronger than ever. Tools like Best Wallet are helping bridge the gap between crypto and the everyday user, making it easier for people to spend, save, and invest—all in one place.