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## Top Crypto Wallets for Private Investors as Standard Chartered Opens Regulated Bitcoin and Ethereum Trading

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Standard Chartered has officially entered the digital asset market with the launch of spot trading for Bitcoin and Ethereum, marking a pivotal moment in the integration of crypto into mainstream finance. While this new service is currently limited to institutional players, it

raises a critical question for retail investors: Where can individuals securely trade and store crypto in this evolving landscape?

On 15 July 2025, Standard Chartered became the first major global bank to introduce regulated **spot trading**, the direct exchange of digital assets, for **Bitcoin (BTC)** and **Ethereum (ETH)** through its UK platform. Available to institutional clients such as asset managers, corporate treasuries, and professional traders, the offering allows trading in **BTC/USD** and **ETH/USD** pairs via the bank's existing foreign exchange infrastructure.

Unlike futures or synthetic exposure, spot trading means clients take direct ownership of the underlying crypto asset. Settlement is immediate, and buyers hold the actual coins rather than a contract referencing them. For custody, Standard Chartered offers both its own in-house solution and the option of using **Zodia Custody**, a specialist digital asset custodian partly owned by the bank. Initially, trading hours will align with Asia and European markets, with future expansion based on demand.

This move follows the bank's broader digital strategy, including the rollout of crypto custody services in Luxembourg and the UAE, and continued investment in Zodia Markets, a crypto trading platform targeting institutional clients. With the European Union's MiCA (Markets in Crypto-Assets) regulation now being implemented and more jurisdictions clarifying rules, traditional banks are beginning to position themselves for long-term participation in the sector.

However, while this development signals progress for institutions, many everyday investors are left wondering how to engage with crypto on secure, independent terms. For this growing segment, choosing the right **crypto wallet** is essential, particularly one that prioritises security, privacy, and usability in the face of increasing regulatory scrutiny.

**Best Wallet**, a rising name in the self-custody space, offers exactly that. Built for users who prefer direct control over their digital assets, it provides multi-chain support, private key management, and end-to-end encryption. In contrast to custodial platforms where third parties manage users' funds, Best Wallet enables individuals to retain full control of their holdings.

Security is at the core of Best Wallet's offering. The platform integrates protection against phishing attacks and wallet-targeted exploits using technologies like Fireblocks, while simultaneously allowing for fast, secure trading. Its features include cross-chain swaps, fiat

on-ramps, and a token launchpad, making it a comprehensive trading environment without the need for Know Your Customer (KYC) checks or email sign-ups. This “no middleman” approach resonates with users seeking digital sovereignty, especially after repeated failures and collapses among centralised exchanges.

As more institutional capital flows into crypto, and regulated banking services like Standard Chartered’s offering become the norm for larger players, retail investors are increasingly turning to wallets that put control back in their hands. In this maturing market, tools that strike a balance between functionality, freedom, and security will become the new benchmark.

Standard Chartered’s entry into regulated crypto trading may well accelerate similar moves from peers like HSBC, Barclays, or Citi. But for individual investors who value independence and data privacy, self-custody wallets such as Best Wallet remain a robust alternative in a rapidly changing digital finance ecosystem.