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# Luxembourg DAC8 law: crypto-asset reporting from 2026, first reports by 30 June 2027

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*The Law of 27 March 2026 transposes DAC8. Crypto-asset service providers report 2026 transactions by 30 June 2027; CRS now covers e-money, and some rulings for individuals are exchanged.*

## Country reference

- Country: Luxembourg (planned expansion country)
- Authorities: Administration des contributions directes (ACD); Ministry of Finance
- Topic: Automatic exchange of information on crypto-assets (DAC8)
- Key date: Law of 27 March 2026, applying from 1 January 2026; first reports due 30 June 2027
- Law: Law of 27 March 2026 transposing Council Directive (EU) 2023/2226

## What the law does

Published in the Mémorial on 27 March 2026, the law requires crypto-asset service providers to collect and report information on their users' crypto-asset transactions, for exchange with other EU tax authorities. A grand-ducal regulation of 18 May 2026 sets the registration and reporting forms.

## Who reports

- Crypto-asset service providers authorised under MiCA.
- Other crypto-asset operators with a sufficient nexus to Luxembourg, which must register with the tax authorities.

## Deadlines and penalties

- Calendar year 2026 is the first reporting year; reports are due by 30 June 2027 and every 30 June after.
- A nil return is needed if there are no reportable users.
- EUR 5,000 fixed fines for registration failures and late filing.
- Fines up to EUR 250,000 for other due diligence or reporting breaches found on audit.

## Other changes in the same law

- CRS deposit accounts now include electronic money and central bank digital currencies held for clients.
- Tax rulings for individuals are exchanged where the transaction exceeds EUR 1.5 million or the ruling decides tax residence, for rulings from 1 January 2026.
- Country-by-country reports must include each entity's tax identification number from fiscal years beginning on or after 1 January 2028.

## What to do now

- Crypto businesses: confirm registration and build user self-certification into onboarding.
- Banks and e-money institutions: update CRS due diligence for e-money accounts.
- Individuals with Luxembourg rulings above EUR 1.5 million: expect exchange with home countries.

## Our take

Crypto holdings are joining bank accounts in the automatic exchange net. Gulf investors using EU platforms should assume their tax residence country will receive the data.

## Sources

- Legilux: Law of 27 March 2026 (DAC8)
- Arendt: Luxembourg implements DAC 8
- ACD: Legislation 2026

**Important.** This summary is for general information and is not tax, legal or financial advice. It is based on public ACD and Legilux publications, together with adviser commentary, and may be incomplete or out of date. The official legislation and guidance prevail; check the official text before acting.

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