



FREE DOWNLOAD · FY2025-26 · VERIFIED JUNE 2026

The EOFY Crypto Tax Checklist

Everything to gather, check and decide before 30 June 2026 — so your crypto tax return is accurate, defensible and done once. Tick each item off as you go.

1 · GATHER YOUR RECORDS (THE ATO EXPECTS FIVE YEARS)

- Export full transaction history from every exchange you used this year**
Including closed accounts. CSV exports from the platform's tax or reports section — not screenshots.
- Export wallet transactions for every self-custody wallet**
Public addresses are enough for software to reconstruct activity; note which wallets are yours.
- Record the AUD value at the time of each disposal**
Sales, coin-to-coin swaps, spending and gifting are all CGT events — not just cashing out.
- Collect records of staking rewards, airdrops and interest**
Ordinary income at market value when received — separate from capital gains.



Check, decide, lodge

2 · CHECK BEFORE 30 JUNE 2026

- Identify parcels held 12 months or more**
Individuals generally receive the 50% CGT discount on these — timing a disposal matters.
- Review unrealised losses honestly**
Crystallised losses offset gains, but 'wash sales' (selling and immediately rebuying to manufacture a loss) attract ATO attention.
- Reconcile transfers between your own wallets**
Transfers to yourself are not disposals — mislabelled transfers are the most common over-reporting error.
- Check the ATO pre-fill before lodging**
The ATO data-matches with Australian exchanges; your return should not surprise it.

3 · LODGING

- Capital gains go to the CGT section in myTax; staking income to other income**
Tax software (Koinly, Summ, Syla) produces myTax-ready reports from your exports.
- Lodge by 31 October 2026 — or later via a registered tax agent**
Complex year (DeFi, many trades, multiple wallets)? A crypto-specialist registered tax agent is worth the fee.
- Keep everything for five years after disposal**

Estimate the tax on a disposal in 30 seconds: yourcryptoguide.com.au/tax/crypto-tax-calculator