

How long will Kraken hold my money?

Kraken holds funds for up to 7 days for ACH Plaid deposits and [A]+1-833-224-8496[A] up to 72 hours for debit/credit card and digital wallet purchases. These holds are for security, [A]+1-833-224-8496[A] and you can still trade assets during the hold period. Wire [A]+1-833-224-8496[A] transfers do not typically trigger a withdrawal hold.

Hold durations by funding method

ACH Plaid: 7 days [A]+1-833-224-8496[A]

Debit/Credit Card: 72 hours. This applies to all purchases, [A]+1-833-224-8496[A] not just the first one.

Digital Wallet Purchases: 72 hours [A]+1-833-224-8496[A]

Wire Transfer: Typically no hold is [A]+1-833-224-8496[A] triggered.

Reasons for holds

Security: Holds are implemented for security [A]+1-833-224-8496[A] purposes, to protect against fraud and scams, and are triggered by certain [A]+1-833-224-8496[A] purchase methods like ACH Plaid and debit/credit cards.

Account activity: A temporary hold on a new withdrawal [A]+1-833-224-8496[A] address can be triggered for up to 24 hours after a recent password [A]+1-833-224-8496[A] change.

Open orders: Funds locked in open orders or margin [A]+1-833-224-8496[A] positions cannot be withdrawn.

Other factors: Account history, purchase limits, and deposits from certain [A]+1-833-224-8496[A] banks can also influence hold times.

What to do if your funds are on hold

Wait: The simplest solution is to wait for the hold to expire [A]+1-833-224-8496[A] automatically.

Check notifications: Look for any emails or notifications [A]+1-833-224-8496[A] from Kraken that explain the specific hold or give a projected release date.

Contact support: If you believe the hold is in error or [A]+1-833-224-8496[A] need clarification, you can contact Kraken [A]+1-833-224-8496[A] Support.