



## Fee Information Document



Name of the account provider: PayPal (Europe) S.à r.l. et Cie, S.C.A. („PayPal“)

Account name: PayPal Personal Account (Germany)

Date: 1 January 2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in [Schedule 1 of the PayPal User Agreement](#) and the [Terms of Use for PayPal in Google Pay](#).
- A [glossary](#) of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	0,00 EUR	
<b>Payments (excluding cards)</b>		
Sending money <sup>1</sup>	0,00 EUR	
Receiving money	Receiving money in euros as a <b>personal transaction</b> in the European Economic Area (i.e. not as payment for goods or services)	0,00 EUR
	Receiving money in euros as a <b>business transaction</b> within the European Economic Area (i.e. as payment for goods or services)	2,49% of the transferred amount + 0,35 EUR
	Receiving money in euros as a result of a QR code transaction as a <b>business transaction</b> within the European Economic Area (i.e. as payment for goods or services)	0,50% of the transferred amount + 0,10 EUR
	Receiving money in euros as a result of a QR code transaction as a <b>business transaction</b> within the European Economic Area (i.e. as payment for goods or services) where the transaction amounts to a micropayment	1,00% of the transferred amount + 0,05 EUR

<b>Standing order</b>	Service not available	
<b>Direct debit</b>	Service not available	
<b>Justified refusal to collect a direct debit</b>	Service not available	
<b>Justified refusal to execute a payment order</b>		<b>0,00 EUR</b>

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<sup>1</sup> Money can only be sent from one PayPal account to another PayPal account. It is not possible to send money from a PayPal account to a third party's bank account.

<b>Processing chargebacks when receiving business transactions</b>		<b>16,00 EUR</b>
<b>Damages in case of direct debit reversals or failed direct debit payments</b>		Amount equal to the amount charged to PayPal by the customer's credit institution
<b>Damages in case of a failed withdrawal of PayPal balance to the customer's bank account because they provided bank account details incorrectly</b>		Amount equal to the amount charged to PayPal by the customer's credit institution
<b>Document Fee</b>	Only applies if the PayPal customer requests documents, for example in relation to PayPal refusing to execute a payment order of the customer	<b>12,00 EUR</b>
<b>Cards and cash</b>		
<b>Providing a debit card</b> (virtual Mastercard debit card exclusively for payments with PayPal in Google Pay – upon request)		<b>0,00 EUR</b>
<b>US bank withdrawal fee</b>		<b>3% of the amount withdrawn where no currency conversion is involved</b>
<b>Providing a credit card</b>	Service not available	
<b>Cash deposit</b>	Service not available	
<b>Cash withdrawal</b>	Service not available	
<b>Cash withdrawal with debit card at ATM</b>	Service not available	
<b>Cash withdrawal in foreign currency with debit card at a third party's ATM</b>	Service not available	
<b>Cash withdrawal with credit card at ATM</b>	Service not available	

<b>Cash withdrawal in foreign currency with credit card at a third party's ATM</b>	Service not available	
<b>Debit card payment in foreign currency</b>		<b>0,00 EUR</b>
<b>Credit card payment in foreign currency</b>	Service not available	
<b>Overdrafts and related services</b>		

<b>Arranged overdraft</b>	Service not available
<b>Unarranged overdraft</b>	Service not available

## Glossary of the Terms used in the Fee Information Document

<b>General account services</b>	
Maintaining the account	The account provider operates the account for use by the customer.
<b>Payments (excluding cards)</b>	
Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account. A relevant payment account service pursuant to section 2 (6) ZKG is rendered when money is transferred in euros within the EEA states.
Receiving money	Money is sent to the customer's account in euros from an account in the EEA states.
QR code (QRC) transaction	Money is sent to the customer's account in euros by way of a quick response code transaction in the EEA states.
Micropayment transaction	A business transaction under 10,01 EUR.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account. A relevant payment account service pursuant to section 2 (6) ZKG is rendered when money is transferred in euros within the EEA states.

Direct debit	<p>The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.</p> <p>A relevant payment account service pursuant to section 2 (6) ZKG is rendered</p>
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	when money is transferred in euros within the EEA states.
Justified refusal to collect a direct debit	The fee applies when the payment service provider is justified in refusing to collect a direct debit in euros within the EEA states.
Justified refusal to execute a payment order	The fee applies when the payment service provider is justified in refusing to execute a payment order in euros within the EEA states.
<b>Cards and cash</b>	
Providing a debit card	The payment account provider issues a payment card linked to the customer's account. The amount of every transaction with the payment card is directly debited to the customer's account.
Providing a credit card	The payment account provider issues a payment card linked to the customer's account. The total amount of the transactions with the payment card within an agreed period of time is fully or partially debited to the customer's account at a certain date. In a loan agreement, provider and customer determine if the customer must pay interest when drawing the loan.
Cash deposit	The customer deposits money in euros at the counter or ATM of the payment service provider.
Cash withdrawal	The customer takes cash out of their account. A relevant payment account service pursuant to section 2 (6) ZKG is rendered when cash is taken out at the payment service provider's counter.



Cash withdrawal with debit card at ATM	The customer takes cash out of their account in euros with their debit card at a cash machine within the EEA states.
Cash withdrawal in foreign currency with debit card at a third party's ATM	The customer takes cash out of their account with their debit card in a foreign currency (not in euros) at a third party's cash machine.
Cash withdrawal with credit card at ATM	The customer takes out cash with the credit card in euros at a cash machine within the EEA states.
Cash withdrawal in foreign currency with credit card at a third party's ATM	The customer takes out cash with their credit card in a foreign currency (not in euros) at a third party's cash machine.
US bank withdrawal	The customer withdraws money from their PayPal wallet to a US domiciled bank account
Debit card payment in foreign currency	The customer pays for goods or services with their debit card in foreign currency (not in euros) at a terminal.
Credit card payment in foreign currency	The customer pays for goods or services with their credit card in foreign currency (not in euros) at a terminal.
<b>Overdrafts and related services</b>	
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.

Unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
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