



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 (Poland)

Effective Date: 26 September 2022

- 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 on the [Fees Page](#) of the PayPal User Agreement.
- A [glossary](#) of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	0,00 PLN	
Inactive PayPal account fee	45,00 PLN	
Payments (excluding cards)		
Credit transfer ¹		
	Sending money as a commercial transaction (i.e. as a payment for goods and services) in PLN in Poland*	0,00 PLN
	Sending money in a foreign currency as a personal transaction (i.e. not as payment for goods or services) in PLN Poland*	0,00 PLN
SEPA credit transfer ¹		0,00 PLN
	Sending money as a commercial transaction (i.e. as a payment for goods and services) in EUR to countries in the Single Payment Area (SEPA) zone*	0,00 PLN
	Sending money in a foreign currency as a personal transaction (i.e. not as payment for goods or services) in EUR to the countries in the Single Payment Area (SEPA) zone *	0,00 PLN

¹ 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.

Internal credit transfer¹	Sending money as a commercial transaction (i.e. as a payment for goods and services) in Poland*	0,00 PLN
	Sending money as a personal transaction (i.e. not as payment for goods or services) in Poland*	0,00 PLN
	Sending money as a commercial transaction (i.e. as a payment for goods and services) to USA, Canada, Aland Islands, Denmark, Faroe Islands, Finland, Greenland, Iceland, Norway, Sweden, Austria, Belgium, Channel Islands, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany , Gibraltar, Greece, Ireland, Isle of Man, Italy , Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom, Vatican City State, Albania, Andorra, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Georgia, Hungary, Kosovo, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Romania, Russian Federation, Serbia, Switzerland, Ukraine*	0,00 PLN
	Sending money as a personal transaction (i.e. not as payment for goods or services) to USA, Canada, Aland Islands, Denmark, Faroe Islands, Finland, Greenland, Iceland, Norway, Sweden, Austria, Belgium, Channel Islands, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany , Gibraltar, Greece, Ireland, Isle of Man, Italy , Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom, Vatican City State, Albania, Andorra, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Georgia, Hungary, Kosovo, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Romania, Russian Federation, Serbia, Switzerland, Ukraine*	9,99 PLN
¹ 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.		

Credit transfer in a foreign currency

Sending money as a commercial transaction a **commercial transaction** (i.e. as a payment for goods and services) to all other countries* ^ **0,00 PLN**

Sending money as a **personal transaction** (i.e. not as payment for goods or services) to all other countries* **19,99 PLN**

Sending money as a **commercial transaction** (i.e. as a payment for goods and services) in currencies other than EUR and PLN in Poland * **0,00 PLN**

Sending money in a foreign currency as a **personal transaction** (i.e. not as payment for goods or services) in currencies other than EUR and PLN in Poland * **0,00 PLN**

*If PayPal performs a currency conversion for you, we will do so at the transaction exchange rate that we have set for the relevant currency exchange:

For currency conversions that occur within your PayPal account outside and/or prior to a personal or commercial transaction ("In Account") (converting balances to other currencies before withdrawal for example), as well as for transactions involving a currency conversion for which the seller has agreed to bear the transaction exchange rate:	3% above the external base exchange rate (to form the transaction exchange rate)
For all other transactions involving a currency conversion and for which the seller has not agreed to bear the transaction exchange rate:	Transaction exchange rate set for the relevant currency exchange, as indicated by the Currency Converter tool

Standing order	Service not available	
Direct debit	Service not available	
SMS notification	Service not available	
Preparation of a statement of payment transactions²	Service not available	
Issuing a certificate on the payment account held	Service not available	
Telephone banking service	Service not available	
Electronic banking service		0,00 PLN
Cards and cash		
US bank withdrawal fee		3% of the amount withdrawn where no currency conversion is involved
Issuing a payment card	Service not available	
Providing a debit card	Service not available	
Providing a credit card	Service not available	
Cross-border payment transaction using a debit card for non-cash payments	Service not available	
Cross-border payment transaction using a debit card for cash payments	Service not available	
Cash deposit	Service not available	
Cash withdrawal	Service not available	
Overdrafts and related services		
Credit in the payment account	Service not available	

² The statement can only be prepared in case the user is unable to retrieve statement of payment transactions from its PayPal Account due to technical error or closure of its PayPal Account. In such cases the service is free.

[^] Subject to service availability for the recipient registered in the given country

Glossary of the Terms used in the Fee Information Document

Service	Definition
Credit in a payment account	A service referred to in Article 2 item 16b of the Act of 19 August 2011 on payment services.
Credit transfer	A service referred to in art. 3 par. 4 Act of 19 August 2011 on payment services, excluding the internal credit transfer, SEPA credit transfer and credit transfer in a foreign currency.
SEPA credit transfer	A service initiated by the payer consisting in enabling the transfer of funds in Euro, from the payer's payment account to the payee's payment account, if both or one of the service providers are active in the Single Euro Payments Area (SEPA).
Internal credit transfer	A service initiated by the payer consisting in enabling the transfer of funds between payment accounts held by the same service provider.
Credit transfer in a foreign currency	A service initiated by the payer to allow the transfer of funds from the payer's domestic payment account with the service provider to the payment account with the service provider's domestic payment account in a currency other than Polish zloty and Euro.
Direct debit	A service referred to in Article 3(2) of the Act of 19 August 2011 on payment services.
SMS notification	A service of transmitting messages concerning a payment account by means of text messages.
Maintaining the account	A service of maintaining a payment account for the consumer, enabling the safekeeping of consumer's funds and the execution of payment transactions, together with the service of opening or closing a consumer's payment account.

Inactive PayPal account fee	An annual fee charged to a PayPal account where the account has been inactive for at least 12 consecutive months. 'Inactive' means that the user has not logged into their PayPal account or otherwise used their PayPal account to send, receive or withdraw money.
Preparation of a statement of payment transactions	A service initiated by the payer to prepare a statement of transactions made within the payment account in a given period, on paper or in electronic form, by the service provider of the payment account.
Cross-border payment transaction using a debit card for non-cash payments	A service of executing non-cash payment transactions using a debit card on the territory of another Member State, with the physical use of the card and without the physical use of the card.
Cross-border payment transaction using a debit card for cash payments	A service of withdrawing funds from a consumer's payment account on the territory of another Member State by means of a device enabling such a withdrawal to be made or at the service provider's premises.
Issuing a payment card	A service of issuing a payment card referred to in Article 2(15a) of the Act of 19 August 2011 on payment services.
Providing a debit card	A service enabling a payer to use a debit card referred to in Art. 2 (15a) of the Act of 19 August 2011 on payment services if the amount of each transaction made with the use of the card is debited to the payment account of the payer.
Providing a credit card	A service enabling a payer to use a credit card referred to in Article 2(15a) of the Act of 19 August 2011 on payment services if the amount of each transaction made with the card reduces the established creditlimit of the payer.
Issuing a certificate on the payment account held	A service of issuing a certificate with information on the payment account or services provided to the consumer by the service provider of the payment account.
Cash withdrawal	A service of enabling cash withdrawal from a consumer's payment account via a device enabling such cash withdrawal or at the service provider's premises.

US bank withdrawal	The customer withdraws money from their PayPal wallet to a US domiciled bank account
Cash deposit	A service of enabling cash deposit into a consumer's payment account via a device enabling such cash deposit or at the service provider's premises.
Telephone banking service	A service of accessing a payment account by telephone through the use of the service provider's hotline, enabling, in particular, verification of the balance of the payment account or placing another type of instruction regarding the payment account.
Electronic banking service	A service of accessing a payment account via the Internet, enabling verification of the balance of the payment account, change of limits for non-cash payments and debit card transactions or placing another type of instruction regarding the payment account.
Standing order	A service initiated by the payer to cyclically transfer money in the determined amount from the payer's payment account to the payee's payment account.