

Past Policy Updates

This page shows important changes that were made to the PayPal service, its User Agreement, or other policies.

Amendment to the PayPal User Agreement

Effective Date: Feb 25, 2014

 [Print](#)

- **Amendment to the PayPal User Agreement**

1. PayPal Seller Protection policy available to Sellers in Korea

The PayPal Seller Protection program set out in section 9 of the PayPal User Agreement for Sellers in China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam will be extended to Sellers in Korea.

2. Changes to Fees for Receiving eChecks for Sellers in China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam

For Sellers in the following countries: China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam, there is a maximum fee per payment for receiving eCheck-funded payments as follows. The cap depends on the currency of the payment.

China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam

Currency : **Fee :**

Argentine
Peso: 150.00
ARS

Australian
Dollar: 50.00
AUD

Brazilian
Real: 75.00
BRL

Canadian
Dollar: 45.00
CAD

Czech
Koruna: 850.00
CZK

Danish
Krone: 250.00
DKK

Euro: 35.00
EUR

Hong Kong
Dollar: 330.00
HKD

Hungarian
Forint: 9250
HUF

Israeli New
Shekel: 160.00
ILS

Japanese
Yen: 4000
JPY

Malaysian
Ringgit: 150.00
MYR

Mexican
Peso: 540.00
MXN

New 60.00

Zealand Dollar:	NZD
Norwegian Krone:	270.00 NOK
Philippine Peso:	1900.00 PHP
Polish Zloty:	140.00 PLN
Russian Ruble: [^]	1400.00 RUB [^]
Singapore Dollar:	60.00 SGD
Swedish Krona:	320.00 SEK
Swiss Franc:	50.00 CHF
Taiwan New Dollar:	1350.00 TWD
Thai Baht:	1400.00 THB
Turkish Lira:	80.00 TRY
U.K. Pounds Sterling:	30.00 GBP
U.S. Dollar:	45.00 USD

3. Changes to Fees for Receiving eChecks for Sellers in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey

For Sellers in the following countries: in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey, the maximum fee per payment for receiving eCheck-funded payments in Norwegian Krone will be 270.00 NOK.

4. Changes to Refund Fee for Sellers in China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam

For Sellers in China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam:

- a. If you issue a full refund of the Commercial Payment, we will retain the full Fixed Fee portion of the Commercial Payments Fee.
- b. If you issue a partial refund of the Commercial Payment, we will retain the pro-rata share of the Fixed Fee portion of the Commercial Payments Fee.
- c. The buyer's Account will be credited with the full Commercial Payment amount in the event of a full refund, or a portion of the Commercial Payment amount in the event of a partial refund.
- d. Your Account will be charged with the pro-rata share of the amount initially credited to your Account in connection with the Commercial Payment and the pro-rata share of the Fixed Fee portion of the Commercial Payments Fee.

5. Clarification on Refund Fee for Sellers in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey

For Sellers in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland and Turkey:

- a. If you issue a full refund of the Commercial Payment, we will retain the full Fixed Fee portion of

the Commercial Payments Fee.

- b. If you issue a partial refund of the Commercial Payment, we will retain the pro-rata share of the Fixed Fee portion of the Commercial Payments Fee.
- c. The buyer's Account will be credited with the full Commercial Payment amount in the event of a full refund, or a portion of the Commercial Payment amount in the event of a partial refund.
- d. Your Account will be charged with the pro-rata share of the amount initially credited to your Account in connection with the Commercial Payment and the pro-rata share of the Fixed Fee portion of the Commercial Payments Fee.

6. Balance Funded Non-Cross Border "Send Money" Payment Fee adjustments in China

For balance funded non-cross border "Send Money" payments from a China registered Account to another China registered Account, the previous 1.5% of Personal Payments Fee will be replaced by the following Commercial Payments Fees:

Monthly volumes	Balance Funded Non Cross Border Commercial Payments Fees
Up to \$3,000 USD	3.9% + \$0.30 USD or a similar fixed fee in the currency received
\$3,000.01 USD – \$10,000 USD	3.4% + \$0.30 USD or a similar fixed fee in the currency received
\$10,000.01 USD – \$100,000 USD	3.2% + \$0.30 USD or a similar fixed fee in the currency received
\$100,000.01 USD and above	2.9% + \$0.30 USD or a similar fixed fee in the currency received

Amendment to the PayPal User Agreement

Effective Date: Oct 10, 2013



• Amendment to the PayPal User Agreement

1. Section 9 ("PayPal Seller Protection") is amended to include PayPal Seller Protection policy for Sellers in **China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam**:

What is PayPal Seller Protection?

The PayPal Seller Protection is protection we provide to Sellers in China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam from Claims, Chargebacks or Reversals that are based on:

1. Unauthorized Transaction; or
2. Item Not Received.

PayPal Seller Protection is available for eligible payments via eBay and outside of eBay from PayPal Account holding buyers in any country.

How much protection is provided by PayPal Seller Protection?

PayPal will pay you the full amount of the eligible payment and waive the Chargeback Fee if applicable.

Eligibility for PayPal Seller Protection

You must meet all of these requirements to be eligible for PayPal Seller Protection:

- a. The item purchased must be a physical, tangible good (except for motor vehicles);
- b. You receive payment via PayPal from a buyer's PayPal Account;
- c. You must accept a single payment from one PayPal Account for the purchase (partial payment and/or payment in installments are excluded);
- d. You post the item to the shipping address on the "Transaction Details" page. If the item is delivered in person or picked up in person or if you post the item to a different address (for example, if the buyer asks that you send to another address on the basis that it is a "work address" or a "gift address"), then you will not be eligible for PayPal Seller Protection;
- e. Follow the postage requirements described below;
- f. The transaction must be marked by PayPal as eligible or partially eligible for PayPal Seller Protection on your Account "Transaction Details" page. If it is marked eligible, protection for both Unauthorized Transaction and Item Not Received will apply. If it is marked partially eligible, protection for only Item Not Received will apply;

- g. You must respond to PayPal's requests for documentation or other information that is reasonably required by PayPal to investigate in a timely manner;
- h. Your eligibility is not otherwise suspended.

Postage requirements for Sellers in China, Hong Kong, India, Indonesia, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam

	Postage requirement
Protection for Item Not Received	For items less than \$250 USD (or equivalent as set out below)*, Proof of Shipment For items of \$250 USD or more (or equivalent as set out below)*, Proof of Delivery with Signature Confirmation
Protection for Unauthorized Transaction	Proof of Shipment

Currency*	Amount	Currency*	Amount
Australian Dollar	\$350 AUD	New Zealand Dollar	\$380 NZD
Brazilian Real	\$500 BRL	Norwegian Krone	1,600 NOK
Canadian Dollar	\$325 CAD	Philippine Peso	12500.00 PHP
Czech Republic Koruna	6,000 CZK	Polish New Zloty	800 PLN
Danish Krone	1,500 DKK	Russian Ruble	8,500 RUB
Euro	€200 EUR	Singaporean Dollar	\$400 SGD
Hong Kong Dollar	\$2,000 HKD	Swedish Krona	2,000 SEK
Hungarian Forint	55,000 HUF	Swiss Franc	330 CHF
Israeli New Shekel	1,000 ILS	Taiwan New Dollar	8250 TWD
Japanese Yen	¥28,000 JPY	Thai Baht	9000 THB
Malaysian Ringgit	1000 MYR	Turkish Lira	375 TRY
Mexican Peso	\$2,200 MXN	U.K. Pound Sterling	£150 GBP
		U.S. Dollar	\$250 USD

"Proof of Shipment" means online or physical documentation from a shipping company that includes all of the following:

- a. Status of "shipped" (or equivalent) and the date of postage;
- b. The recipient's name and address must match those shown on the "Transaction Details" page;
- c. The sender's name and address must match the Seller's name and address;
- d. Online tracking information showing status of shipment.

"Proof of Delivery with Signature Confirmation" means online or physical documentation from a shipping company that includes (or where the shipping company warrants that they have obtained) all of the following:

- a. A status of "delivered" (or equivalent) and the date of delivery;
- b. The recipient's name and address must match those shown on the "Transaction Details" page;
- c. Online documentation that can be viewed at the shipping company's web site and indicates that the item was signed for on delivery.

PayPal Seller Protection Process

PayPal will place a temporary hold on the funds in your Account to cover the full amount of the Claim, Chargeback or Reversal. We will ask you to provide Proof of Shipment or Proof of Delivery with Signature Confirmation and any other information we need to determine whether the transaction meets the eligibility requirements for PayPal Seller Protection.

We will use our reasonable discretion to determine whether a transaction meets the PayPal Seller Protection eligibility requirements. If it does, we will lift the temporary hold and restore the funds to your Account.

If the payment is not covered by PayPal Seller Protection, PayPal will remove the funds from your Account and return the payment to the buyer. In addition, you will be responsible for PayPal's Chargeback Fee, if applicable.

Suspension of Eligibility for PayPal Seller Protection

We may suspend your eligibility for PayPal Seller Protection if we hold a reasonable belief that there is an increased risk associated with your Account. In assessing a risk, we will consider the:

1. Total monetary amount and / or number of Claims, Chargebacks or Reversals issued against your PayPal Account;
2. Reasonable risk of your Account to the integrity of PayPal and our system; and
3. Potential losses occurring to us or our users.

We may suspend your eligibility for PayPal Seller Protection if it is linked or associated with another Account which has been suspended.

We will lift the suspension provided we no longer hold a reasonable belief that there is an increased risk associated with your Account.

If we reasonably believe a risk still exists, we may in our sole discretion, may require you to take certain action in order to lift the suspension of your eligibility for PayPal Seller Protection. You must follow our directions as reasonably required by PayPal within the timeframe specified.

We will notify you by email if we suspend or lift the suspension of your eligibility for PayPal Seller Protection.

Examples of items/transactions not eligible for PayPal Seller Protection:

1. Claims or Chargebacks for Significantly Not as Described;
2. Items that you deliver in person, including at a point of sale;
3. Intangible items, including Digital Goods, travel tickets, gift vouchers and services;
4. PayPal Direct Payments (including Virtual Terminal Payments, Website Payments Pro/Plus payments), PayPal Here payments, PayPal carrier billing products and PayPal Email Payments;
5. Items that are sent after PayPal has advised the Seller not to release the item;
6. Items that are not shipped to the recipient address as stated in the "Transaction Details" page. If you originally ship the item to the recipient address but the item is later redirected to a different address, you will not be eligible for PayPal Seller Protection. We therefore recommend not using a shipping service that is arranged by the buyer, so that you will be able to provide valid Proof of Shipping and Proof of Delivery and Signature Confirmation.

Exclusions from PayPal Seller Protection

If we reasonably determine, having considered all relevant circumstances, that you have abused the PayPal Seller Protection Policy, we may at our sole discretion, exclude you from the PayPal Seller Protection Policy or take any other actions pursuant to this Agreement. We will notify you if you are excluded.

If you receive payment under PayPal Seller Protection which you are not entitled or eligible to receive, the payments are repayable immediately by you and may be recovered as a debt due and payable to PayPal.

2. The subsection on "Currency Conversion" of Section 3 ("Additional Fees") of Exhibit A – Fees of the PayPal User Agreement is amended as below for the following countries: **Algeria, Angola, Bahrain, Benin, Botswana, Burkina Faso, Burundi, Cape Verde, Chad, Comoros, Congo, Democratic Rep of the Congo, Cook Islands, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia, Guinea, Guinea Bissau, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Oman, Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, Tunisia, Turkmenistan, Uganda, United Arab Emirates, Yemen, Zambia**

Algeria, Angola, Bahrain, Benin, Botswana, Burkina Faso, Burundi, Cape Verde, Chad, Comoros, Congo, Democratic Rep of the Congo, Cook Islands, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia, Guinea, Guinea Bissau, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Oman, Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, Tunisia, Turkmenistan, Uganda, United Arab Emirates, Yemen, Zambia

Currency Conversion that occurs when sending a Personal or a Commercial Payment:

3.5% added to the exchange rate.

Currency conversion that occurs when receiving other payments (including Mass Payments), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your local currency), adding funds from a bank account to your PayPal Account or when transferring funds between your PayPal balances held in different currencies (as applicable);

2.5% added to the exchange rate

3. The subsection "Currency Conversion" of Section 3 ("Additional Fees") of Exhibit A – Fees of the PayPal User Agreement is amended as below for the following countries: **Georgia and Serbia:**

<p>Georgia, Serbia</p>	<p>Currency Conversion that occurs when sending a Personal or a Commercial Payment:</p> <p>4% added to the exchange rate.</p> <p>Currency conversion that occurs when receiving other payments (including Mass Payments), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your local currency, adding funds from a bank account to your PayPal Account or when transferring funds between your PayPal balances held in different currencies (as applicable);</p> <p>2.5% added to the exchange rate</p>
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4. For Hong Kong, the sub-section on “Receiving Micropayments for Digital Goods” of (ii) Micropayments for Digital Goods Fees” section of section 4 (“Fees for Other Pricing Categories”) set out in Exhibit A- Fees of the PayPal User Agreement is amended as follows:

<p><u>Domestic payments</u> : 5.5% + Micropayments Fixed Fee</p>
<p><u>International payments</u> : 6.0% + Micropayments Fixed Fee</p>

Amendment to the PayPal User Agreement

Effective Date: Sep 10, 2013



- Please read this document.

You do not need to do anything to accept the changes as they will automatically come into effect on the above date. Should you decide you do not wish to accept them you can notify us before the above date to **close your Account** immediately without incurring any additional charges.

We do hope, however, that you continue to use PayPal and enjoy the following benefits:

It's safer

When you pay with PayPal your financial details are never shared with sellers or retailers, so you're more protected against fraud.

It's faster

You don't have to type in your card details each time you pay, so you can check out faster online. You can also get eBay items delivered more quickly, as you can pay the seller instantly.

It's easier

PayPal is a smarter, sawier way to pay online in just a few clicks. All you need is your email address and a password.

Please review the current [User Agreement](#).

- Amendment to the PayPal User Agreement

Effective Date: September 10, 2013

1. For the following countries: China, Hong Kong, India, Indonesia, Malaysia, Philippines, Singapore, Taiwan, Thailand and Vietnam, the sub-section on “Receiving Commercial Payments” of section 2 (“Commercial Payments Fee”) set out in Exhibit A- Fees of the PayPal User Agreement is amended as follows:

<p><u>Domestic payments:</u> (where applicable)</p>	<p><u>Standard Rate # :</u> <u>Standard eBay Rate ##:</u></p>	<p>3.9% + Fixed Fee 3.4% + Fixed Fee</p>
	<p><u>Merchant Rate #* :</u> <u>Merchant eBay Rate ##*:</u></p>	<p>From 2.9% to 3.9% + Fixed Fee From 2.4% to 3.4% + Fixed Fee</p>
<p><u>International payments:</u></p>	<p><u>Standard Rate #:</u> <u>Standard eBay Rate ##:</u> <u>Merchant Rate #*:</u> <u>Merchant eBay Rate ##*:</u></p>	<p>4.4% + Fixed Fee 3.9% + Fixed Fee From 3.4% to 4.4% + Fixed Fee From 2.9% to 3.9% + Fixed Fee</p>

excludes transactions on eBay website, Website Payments Pro - Hosted Solution, Virtual Terminal,

PayPal Here and carrier billing products.

for transactions on eBay website only.

- For the following countries: China, India, Indonesia, Malaysia, Philippines, Singapore, Taiwan, Thailand and Vietnam, the sub-section on "Receiving Micropayments for Digital Goods" of (ii) Micropayments for Digital Goods Fees" section of section 4 ("Fees for Other Pricing Categories") set out in Exhibit A - Fees of the PayPal User Agreement is amended as follows:

<u>Domestic payments:</u>	5.5% + Micropayment Fixed Fee
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<u>International payments:</u>	6.0% + Micropayment Fixed Fee.
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- For Hong Kong, the sub-section on "Receiving Micropayments for Digital Goods" of (ii) Micropayments for Digital Goods Fees" section of section 4 ("Fees for Other Pricing Categories") set out in Exhibit A - Fees of the PayPal User Agreement is amended as follows:

<u>Domestic payments:</u>	Standard Rate #:	5.5% + Micropayment Fixed Fee
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	Standard eBay Rate ##:	5.0% + Micropayment Fixed Fee
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<u>International payments:</u>	Standard Rate # :	6.0% + Micropayment Fixed Fee.
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	Standard eBay Rate ## :	5.5% + Micropayment Fixed Fee.
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excludes transactions on eBay website.

for transactions on eBay website only.

• Amendment to the PayPal Website Payments Pro – Hosted Solution / Virtual Terminal Agreement

Effective Date: September 10, 2013

Clause 2 ("Fees") of the PayPal Website Payments Pro - Hosted Solution / Virtual Terminal Agreement is amended to read as follows:

"2. Fees

In consideration of PayPal providing the PayPal Services to you, you agree to pay the fees in the amount set out as follows:

Product	Website Payments Pro - Hosted Solution	Virtual Terminal
Standard rate	<u>Domestic payments</u> : 3.9% + \$2.35 HKD <u>International payments</u> : 4.4% + \$2.35 HKD	4.4% + \$2.35 HKD
Merchant rate*	<u>Domestic payments</u> : From 2.9% to 3.9% + \$2.35 HKD <u>International payments</u> : From 3.4% to 4.4% + \$2.35 HKD	From 3.4% to 4.4% + \$2.35 HKD

*To qualify for our Merchant rate, you must have a qualifying monthly sales volume and have an Account in good standing."

• Amendment to the PayPal User Agreement

Effective September 16, 2013

- The following paragraphs have been modified to (i) include fees applicable for transactions involving Russian Ruble for when PayPal permits Russian Ruble transactions and to (ii) take into account the migration of Russia outside the scope of this PayPal User Agreement.

- Paragraph "7.5 Dispute Resolution" now reads as follows:**

7.5 Dispute Resolution. If you are unable to resolve a problem directly with a Seller, you can go to the [Resolution Center](#) and follow this process:

- Open a Dispute.** Open a Dispute **within 45 Days** of the date you made the payment to negotiate with the Seller for resolution of the Dispute.
- Escalate the Dispute to a Claim.** If you and the Seller are unable to come to an agreement, you can escalate the Dispute to a Claim within 20 Days after opening the Dispute.

You must wait at least 7 Days from the date of payment to escalate a Dispute for an Item Not Received (INR), unless the Dispute is for \$2,500 USD or more (or other currency equivalent). If you do not escalate the Dispute to a Claim **within 20 Days**, PayPal will permanently close the Dispute.

- Respond to PayPal's requests for information in a timely manner.** During the Claim

process, PayPal may require you to provide documentation to support your position.

4. **Comply with PayPal's shipping requests in a timely manner.** For Significantly Not as Described (SNAD) Claims, PayPal will generally require you, at your expense, to ship the item back to the Seller, or to PayPal, or to a third party and to provide proof of delivery.

For transactions that total less than \$250 USD, proof of delivery is confirmation that can be viewed online and includes the delivery address showing at least city/state or postal code, delivery date, and the URL to the shipping company's website if you've selected "Other" in the shipping drop down menu. For transactions that total \$250 USD or more (or the equivalents in other currencies as listed in the table below), you must also get a signature confirmation of the delivery (except for buyers having a PayPal Account registered: in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Israel, Turkey, or Ukraine to whom such requirement won't apply).

\$250 USD signature confirmation requirement – other currencies equivalents:

Currency	Amount	Currency	Amount
Australian Dollar:	\$350 AUD	Norwegian Krone:	1,600 NOK
Brazilian Real:	R \$500 BRL	Philippine Peso:	12,500 PHP
Canadian Dollar:	\$325 CAD	Polish New Zloty:	800 PLN
Czech Republic Koruna:	6,000 CZK	Russian Ruble: [^]	8,500 RUB [^]
Danish Krone:	1,500 DKK	Singapore Dollar:	\$ 400 SGD
Euro:	€200 EUR	Swedish Krona:	2,000 SEK
Hong Kong Dollar:	\$2,000 HKD	Swiss Franc:	330 CHF
Hungarian Forint:	55,000 HUF	Taiwan New Dollar:	8250 TWD
Israeli New Shekel:	1,000 ILS	Thai Baht:	9000 THB
Japanese Yen:	¥28,000 JPY	Turkish Lira:	375 TRY
Malaysian Ringgit:	1000 MYR	U.K. Pound Sterling:	£150 GBP
Mexican Peso:	\$2,200 MXN	U.S. Dollar:	\$ 250.00 USD
New Zealand Dollar:	\$380 NZD		

[^] Subject to the commencement of PayPal's Russian Ruble service.

2. **Paragraph "9.4 Proof of Shipment, Proof of Delivery, and Signature Confirmation Requirements" now reads as follows:**

9.4 Proof of Shipment, Proof of Delivery, and Signature Confirmation Requirements:

"Proof of Shipment" is online or physical documentation from a shipping company that includes all of the following:

1. The date the item is shipped.
2. The recipient's address, showing at least the city/state or postal code (or international equivalent).

"Proof of Delivery" is online documentation from a shipping company that includes all of the following:

1. The date the item is delivered.
2. The recipient's address, showing at least the city/state or postal code (or international equivalent).
3. Signature Confirmation as described below for payments of \$250 USD or more (or the following equivalents), save for Sellers having a PayPal Account registered in Albania, Andorra, Bosnia and Herzegovina, Croatia, Turkey and Ukraine to whom such requirement won't apply):

Currency	Amount	Currency	Amount
Australian Dollar	\$350 AUD	New Zealand Dollar	\$380 NZD
Brazilian Real	\$500 BRL	Norwegian Krone	1,600 NOK
Canadian Dollar	\$325 CAD	Philippine Peso	12500.00

Czech Republic Koruna	6,000 CZK	PHP	
Danish Krone	1,500 DKK	Polish New Zloty	800 PLN
Euro:	€200 EUR	Russian Ruble:^	8,500 RUB^
Hong Kong Dollar	\$2,000 HKD	Singaporean Dollar	\$ 400 SGD
Hungarian Forint	55,000 HUF	Swedish Krona	2,000 SEK
Israeli New Shekel	1,000 ILS	Swiss Franc	330 CHF
Japanese Yen	¥28,000 JPY	Taiwan New Dollar	8250 TWD
Malaysian Ringgit	1000 MYR	Thai Baht	9000 THB
Mexican Peso	\$2,200 MXN	Turkish Lira	375 TRY
		U.K. Pound Sterling	£150 GBP
		U.S. Dollar	\$250 USD

^ Subject to the commencement of PayPal's Russian Ruble service.

4. "Signature Confirmation" is online documentation that can be viewed at the shipping company's website and indicates that the item was signed for on delivery.
3. Exhibit A "Fees" now reads as follows:

Exhibit A - Fees.

Overview. PayPal charges the following Fees:

1.
 - a. **Commercial Payments Fee.**
 - b. **Additional Fees:**
 - Currency Conversion Processing Fee;
 - Withdrawing your Balance Fee;
 - eCheck Fee;
 - Chargeback Fee;
 - Credit Card and Debit Card Confirmation Fee; and
 - Records Request Fee.
 - c. **Fees for other pricing categories:**
 - Micropayments Fee;
 - Micropayment for Digital Goods Fee;
 - Mass Payments Fee;
 - Personal Payments Fee; and
 - Installments Processing Fee in Mexico;

For additional information about the Fees applicable to you view your country's [Fees page](#).

2. Commercial Payments Fee.

A Commercial Payment includes the following:

- A payment for the sale of goods or services;
- A payment received after the Seller has used the "Request Payment" tab on the PayPal website; or
- A payment that is sent to, or received by, a business or other commercial or non-profit entity.

Activity	Country	Commercial Payments Fee	
Receiving Commercial Payments	All countries except as listed below	<u>Domestic payments:</u>	<u>Standard Rate:</u> 3.4% + Fixed Fee
			<u>Merchant Rate*:</u> From 2.4% to 3.4% + Fixed Fee
		<u>International payments:</u>	<u>Standard Rate:</u> 3.9% + Fixed Fee
			<u>Merchant Rate**:</u> From 2.9% to 3.9% + Fixed Fee

<p>Albania Andorra Bosnia and Herzegovina Croatia Iceland Turkey</p>	<table border="1"> <tr> <td><u>Domestic payments:</u></td> <td><u>Standard Rate:</u></td> <td>3.4% + Fixed Fee</td> </tr> <tr> <td></td> <td><u>Merchant Rate*:</u></td> <td>From 2.4% to 3.4% + Fixed Fee</td> </tr> <tr> <td><u>International payments:</u></td> <td colspan="2">See table below.</td> </tr> </table>	<u>Domestic payments:</u>	<u>Standard Rate:</u>	3.4% + Fixed Fee		<u>Merchant Rate*:</u>	From 2.4% to 3.4% + Fixed Fee	<u>International payments:</u>	See table below.																
<u>Domestic payments:</u>	<u>Standard Rate:</u>	3.4% + Fixed Fee																							
	<u>Merchant Rate*:</u>	From 2.4% to 3.4% + Fixed Fee																							
<u>International payments:</u>	See table below.																								
<p>Argentina (international payments only) Bermuda Cayman Islands Chile Colombia Costa Rica Dominican Republic Ecuador El Salvador Guatemala Jamaica Panama Peru Uruguay Venezuela</p>	<table border="1"> <tr> <td>Domestic payments and international payments:</td> <td>Standard Rate: 5.4% + Fixed Fee</td> </tr> <tr> <td></td> <td>Merchant Rate : From 4.4% to 5.4% + Fixed Fee</td> </tr> </table>	Domestic payments and international payments:	Standard Rate: 5.4% + Fixed Fee		Merchant Rate : From 4.4% to 5.4% + Fixed Fee																				
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*To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good standing. To view Merchant Rate criteria, click [here](#). To apply for Merchant Rate, click [here](#).

Receiving International Commercial Payments in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey.

The Fee depends on the buyer's country.

Activity	Seller's Country	Buyer's Country	Fee	
Receiving Commercial Payments	Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Turkey	Northern Europe*:	Standard Rate:	3.8% + Fixed Fee
			Merchant Rate [^] :	From 2.8% to 3.8% + Fixed Fee
			Standard Rate:	3.9%+ Fixed Fee
			Merchant Rate [^] :	From 2.9% to 3.9% + Fixed Fee
		U.S, Canada, Europe I**:	Standard Rate:	4.4% + Fixed Fee
			Merchant Rate [^] :	From 3.4% to 4.4% + Fixed Fee
			Standard Rate:	4.9% + Fixed Fee
			Merchant Rate [^] :	From 3.9% to 4.9% + Fixed Fee
		Europe II***:	Standard Rate:	4.9% + Fixed Fee
			Merchant Rate [^] :	From 3.9% to 4.9% + Fixed Fee
			Standard Rate:	4.9% + Fixed Fee
			Merchant Rate [^] :	From 3.9% to 4.9% + Fixed Fee
All other countries:	Standard Rate:	4.9% + Fixed Fee		
	Merchant Rate [^] :	From 3.9% to 4.9% + Fixed Fee		
	Standard Rate:	4.9% + Fixed Fee		
	Merchant Rate [^] :	From 3.9% to 4.9% + Fixed Fee		
Fixed Fee	See in table above			

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte) , Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Monaco[^], Netherlands, Portugal, Montenegro[^], San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Macedonia[^], Moldova[^], Poland, Romania, Russia, Serbia[^], Switzerland, Turkey, Ukraine.

[^] **Merchant Rate:** To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good

standing. To view Merchant Rate criteria click [here](#). To apply for Merchant Rate click [here](#).

[^] Buyers in these countries cannot open a PayPal Account but can make purchases using their credit cards on certain merchants' websites.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or European Economic Area will be treated as Domestic Personal Payments for the purpose of applying Fees.

3. Additional Fees.

Activity	Additional Fees																																
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Thai Baht:	4%
Turkish Lira:	4%
U.K. Pounds Sterling:	4%
U.S. Dollar:	3.5%

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2.5% added to the exchange rate

[^]Subject to the commencement of PayPal's Russian Ruble service.

When a currency conversion is required, it will be completed at a foreign exchange rate determined by a licensed financial institution, which is adjusted regularly based on market conditions. The exchange rate is adjusted regularly and may be applied immediately and without notice to you. The exchange rate includes a processing Fee expressed as a percentage above the wholesale exchange rate at which PayPal obtains foreign currency, and the processing fee is retained by PayPal. You may have the option (depending on the country you are residing in and the type of funding source) to Opt Out of currency conversion before you complete the transaction by selecting Other Conversion options on the Review Your Information page during checkout.

Where a currency conversion is offered by PayPal at the point of sale, you will be shown the exchange rate that will be applied to the transaction before you proceed with authorizing the payment transaction. By proceeding with your authorization of the payment transaction you are agreeing to the currency conversion on the basis of the exchange rate. Where a currency conversion is offered at the point of sale by the Merchant, not by PayPal, and you choose to authorize the payment transaction on the basis of the Merchant's exchange rate and charges, PayPal has no liability to you for that currency conversion.

Where your payment is funded by a Debit or Credit Card and involves a currency conversion by PayPal, you consent to and authorize PayPal to convert the currency in place of your Credit or Debit card issuer.

Withdrawing your Balance

<u>Withdrawal Method:</u>	<u>Fee:</u>
Withdrawals you make to your U.S. bank account.	Free

	Automatic transfers we make to your credit card or U.S. bank account.	Free
	<p>Withdrawals you make to your local bank account.</p> <p>Withdrawals you make to your credit card.</p> <p>Withdrawal via a physical check sent to you.</p> <p>Return Fee if the withdrawal information you provided is incorrect or incomplete.</p>	<p>Fee varies by country. See Fee Page and select the appropriate country to view Fees.</p> <p>If you withdraw your balance in a currency other than the currency in which the balance on your Account is denominated, you will additionally be charged Currency Conversion Fees as set out above.</p>

Receiving eChecks

For sellers in the countries listed below, there is a maximum fee per payment for receiving eCheck-funded payments as follows. The cap depends on the currency of the payment:

Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey	Currency:	Fee:
	Argentine Peso:	150.00 ARS
	Australian Dollar:	50.00 AUD
	Brazilian Real:	75.00 BRL
	Canadian Dollar:	45.00 CAD
	Czech Koruna:	850.00 CZK
	Danish Krone:	250.00 DKK
	Euro:	35.00 EUR
	Hong Kong Dollar:	330.00 HKD
	Hungarian Forint:	9250 HUF
	Israeli New Shekel:	160.00 ILS
	Indian Rupee:	2000 INR
	Japanese Yen:	4000 JPY
	Malaysian Ringgit:	150.00 MYR
	Mexican Peso:	540.00 MXN
	New Zealand Dollar:	60.00 NZD
	Philippine Peso:	1900.00 PHP
	Polish Zloty:	140.00 PLN
	Russian Ruble: [^]	1400.00 RUB [^]
	Singapore Dollar:	60.00 SGD

Swedish Krona:	320.00 SEK
Swiss Franc:	50.00 CHF
Taiwan New Dollar:	1350.00 TWD
Thai Baht:	1400.00 THB
Turkish Lira:	80.00 TRY
U.K. Pounds Sterling:	30.00 GBP
U.S. Dollar:	45.00 USD

^ Subject to the commencement of PayPal's Russian Ruble service.

Chargebacks

All countries except as listed below	Currency:	Fee:
	Australian Dollar:	\$15.00 AUD
	Brazilian Real:	R\$20.00 BRL
	Canadian Dollar:	\$15.00 CAD
	Czech Koruna:	250.00 CZK
	Danish Kroner:	60.00 DKK
	Euro:	€11.25 EUR
	Hong Kong Dollar:	\$75.00 HKD
	Hungarian Forint:	2000.00 HUF
	Israeli New Shekel:	40.00 ILS
	Japanese Yen:	¥1300.00 JPY
	Malaysian Ringgit:	40.00 MYR
	Mexican Peso:	110.00 MXN
	New Zealand Dollar:	\$15.00 NZD
	Philippine Peso:	500.00 PHP
	Polish Zloty:	30.00 PLN
	Russian Ruble:^	320.00 RUB^
	Singapore Dollar:	\$15.00 SGD
	Swedish Krona:	80.00 SEK
	Swiss Franc:	10.00 CHF
	New Taiwan Dollar:	\$330.00 TWD
	Thai Baht:	360.00 THB
	Turkish Lira:	15.00 TRY

U.K. Pounds Sterling:	£7.00 GBP
U.S. Dollar:	\$10.00 USD

^ Subject to the commencement of PayPal's Russian Ruble service.

Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey	Currency:	Fee :
	Argentine Peso:	70.00 ARS
	Australian Dollar:	22.00 AUD
	Brazilian Real:	35.00 BRL
	Canadian Dollar:	20.00 CAD
	Czech Koruna:	400.00 CZK
	Danish Kroner:	120.00 DKK
	Euro:	16.00 EUR
	Hong Kong Dollar:	155.00 HKD
	Hungarian Forint:	4325 HUF
	Israeli New Shekel:	75.00 ILS
	Indian Rupee:	950.00 INR
	Japanese Yen:	1875 JPY
	Malaysian Ringgit:	65.00 MYR
	Mexican Peso:	250.00 MXN
	New Zealand Dollar:	28.00 NZD
	Philippine Peso:	900.00 PHP
	Polish Zloty:	65.00 PLN
	Russian Ruble: [^]	640.00 RUB [^]
	Singapore Dollar:	28.00 SGD
	Swedish Krona:	150.00 SEK
	Swiss Franc:	22.00 CHF
	Taiwan New Dollar:	625.00 TWD
	Thai Baht:	650.00 THB
	Turkish Lira:	30.00 TRY
	U.K. Pounds Sterling:	14.00 GBP
	U.S. Dollar:	20.00 USD

	<p>^Subject to the commencement of PayPal's Russian Ruble service.</p> <p>The Chargeback Fee is charged at the time a Chargeback is applied to your Account for a payment you receive. If you are eligible for PayPal Seller Protection for that payment, the Fee is waived. The Fee is based on the currency received.</p>																																																				
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Records Requests Fee	<p>\$10.00 SGD (per item), or other currency equivalent.</p> <p>We will not charge you for records requested in connection with your good-faith assertion of an error in your Account.</p>																																																				

4. Fees for Other Pricing Categories

- a. **Micropayments Pricing.** PayPal offers two micropayments pricing programs: (i) Micropayments Fees; and (ii) Micropayments for Digital Goods Fees.

(i) Micropayments Fees. If you have signed up for Micropayments Fees, then the following Fees apply to all the Commercial Payments you receive. If you have both a Micropayments Fees enabled Account and a standard pricing Account, it is your responsibility to correctly route your payments to the appropriate Account, and once a transaction is processed through the Account you selected, you may not request that the transaction be processed through a different Account.

Activity	Country	Micropayments Fee																																																		
Receiving Commercial Payments	All countries (where Micropayments Fees are available)	<table border="1"> <tr> <td colspan="2"><u>Domestic payments:</u> 5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2"><u>International payments:</u> 6%+ Micropayments Fixed Fee</td> </tr> </table>	<u>Domestic payments:</u> 5% + Micropayments Fixed Fee		<u>International payments:</u> 6%+ Micropayments Fixed Fee																																															
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(ii) Micropayments for Digital Goods Fees. If you apply and qualify for Micropayments for Digital Goods, then for each transaction involving only Digital Goods, you agree to pay either (i) the Commercial Payment Fees described in Section 2 above or (ii) the Micropayments for Digital Goods Fees, whichever rate results in a lower amount being charged to you for the transaction.

Activity	Country	Micropayments for Digital Goods Fee													
Receiving Micropayments for Digital Goods	All countries (where Micropayments for Digital Goods are available) except as listed below	<table border="1"> <tr> <td colspan="2"><u>Domestic payments:</u> 5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2"><u>International payments:</u> 5.5% + Micropayments Fixed Fee</td> </tr> </table>	<u>Domestic payments:</u> 5% + Micropayments Fixed Fee		<u>International payments:</u> 5.5% + Micropayments Fixed Fee										
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* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana,

Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Monaco[^], Netherlands, Portugal, Montenegro[^], San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

^{***} Europe II: Albania, Andorra, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Macedonia[^], Moldova[^], Poland, Romania, Russia, Serbia[^], Switzerland, Turkey, Ukraine.

[^] **Merchant Rate:** To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good standing. To view Merchant Rate criteria, click [here](#). To apply for Merchant Rate, click [here](#).

^{^^} Buyers in these countries cannot open a PayPal Account but can make purchases using their credit cards on certain merchants' websites.

#excludes transactions on eBay website.

###for transactions on eBay website only.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or European Economic Area will be treated as Domestic Personal Payments for the purpose of applying Fees.

b. **Mass Payments Fee.**

Activity	Country	Mass Payments Fee		
Sending Mass Payments	All countries except as listed below	<u>Domestic payments:</u>	2% of the payment up to a	
		<u>International payments:</u>	Maximum Mass Payment Fee* per recipient as listed below.	
	Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey, Ukraine	<u>Domestic payments:</u>	2% of the payment up to a	
		<u>International payments:</u>	Maximum Mass Payment Fee per recipient as listed below**.	
	Hong Kong, China, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand	<u>Domestic payments (if available):</u>	2% of the payment up to a	
		<u>International payments:</u>	Maximum Mass Payment Fee* per recipient as listed below***.	
			<u>Domestic payments (if available):</u>	2% of the payment up to a
			<u>International payments:</u>	Maximum Mass Payment Fee* per recipient as listed below****.
	*Maximum Mass			

Payments Fee

<u>Currency:</u>	<u>Maximum Fee per recipient:</u>
Australian Dollar:	\$1.25 AUD
Brazilian Real:	R\$2.00 BRL
Canadian Dollar:	\$1.25 CAD
Czech Koruna:	24.00 CZK
Danish Kroner:	6.00 DKK
Euro:	€0.85 EUR
Hong Kong Dollar:	\$7.00 HKD
Hungarian Forint:	210.00 HUF
Israeli New Shekel:	4.00 ILS
Japanese Yen:	¥120.00 JPY
Malaysian Ringgit:	4.00 MYR
Mexican Peso:	11.00 MXN
New Zealand Dollar:	\$1.50 NZD
Norwegian Krone:	6.75 NOK
Philippine Peso:	50.00 PHP
Polish Zloty:	3.00 PLN
Russian Ruble: [^]	30 RUB [^]
Singapore Dollar:	\$1.60 SGD
Swedish Krona:	9.00 SEK
Swiss Franc:	1.30 CHF
Turkish Lira:	1.50 TRY
U.K. Pounds Sterling:	£0.65 GBP
U.S. Dollar:	\$1.00 USD

****Maximum Mass Payment Fee for domestic payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey, Ukraine**

<u>Currency:</u>	<u>Maximum Fee per recipient:</u>
Australian Dollar:	\$8 AUD
Brazilian Real:	R \$12 BRL
Canadian	\$7 CAD

Dollar:	
Czech Koruna:	140 CZK
Danish Krone:	42 DKK
Euro:	€6 EUR
Hong Kong Dollar:	\$55 HKD
Hungarian Forint:	1540 HUF
Israeli Shekel:	25 ILS
Japanese Yen:	¥600 JPY
Malaysian Ringgit:	25 MYR
Mexican Peso:	85 MXN
New Zealand Dollar:	\$10 NZD
Norwegian Krone:	45 NOK
Philippine Peso:	320 PHP
Polish Zlotych:	23 PLN
Russian Ruble: [^]	240 RUB [^]
Singapore Dollar:	\$10 SGD
Swedish Krona:	50 SEK
Swiss Franc:	8 CHF
Taiwan New Dollar:	\$220 TWD
Thai Baht:	230 THB
Turkish Lira:	12 TRY
U.K. Pounds Sterling:	£5 GBP
U.S. Dollar:	\$7 USD

***Maximum Mass Payment Fee for international payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey, Ukraine

Currency:	Maximum Fee per recipient:
Australian Dollar:	\$50 AUD
Brazilian Real:	R \$75 BRL
Canadian Dollar:	\$45 CAD
Czech Koruna:	850 CZK
Danish Krone:	250 DKK
Euro:	€35 EUR
Hong Kong Dollar:	\$330 HKD

Hungarian Forint:	9250 HUF
Israeli Shekel:	160 ILS
Japanese Yen:	¥4000 JPY
Malaysian Ringgit:	150 MYR
Mexican Peso:	540 MXN
New Zealand Dollar:	\$60 NZD
Norwegian Krone:	270 NOK
Philippine Peso:	1900 PHP
Polish Zlotych:	140 PLN
Russian Ruble:^	1400 RUB^
Singapore Dollar:	\$60 SGD
Swedish Krona:	320 SEK
Swiss Franc:	50 CHF
Taiwan New Dollar:	\$1350 TWD
Thai Baht:	1400 THB
Turkish Lira:	80 TRY
U.K. Pounds Sterling:	\$30 GBP
U.S. Dollar:	\$45 USD

****Maximum Mass Payment Fee for international payments from: China, Hong Kong, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand

<u>Currency:</u>	<u>Maximum Fee Per Recipient:</u>
Australian Dollar:	\$60 AUD
Brazilian Real:	R\$100 BRL
Canadian Dollar:	\$60 CAD
Czech Koruna:	1000 CZK
Danish Kroner:	300 DKK
Euro:	€40 EUR
Hong Kong Dollar:	\$400 HKD
Hungarian Forint:	15,000 HUF
Israeli Shekel:	200 ILS
Japanese	¥5,000 JPY

	Yen:	
	Malaysian Ringgit:	200 MYR
	Mexican Peso:	750 MXN
	New Zealand Dollar:	\$75 NZD
	Norwegian Krone:	300 NOK
	Philippine Peso:	2,500 PHP
	Polish Zloty:	150 PLN
	Russian Ruble: [^]	1500 RUB [^]
	Singapore Dollar:	\$80 SGD
	Swedish Krona:	400 SEK
	Swiss Franc:	50 CHF
	New Taiwan Dollar:	\$2,000 TWD
	Thai Baht:	2,000 THB
	Turkish Lira:	75.00 TRY
	U.K. Pounds Sterling:	£35 GBP
U.S. Dollar:	\$50 USD	
[^] Subject to the commencement of PayPal's Russian Ruble service.		

c. Personal Payments Fee.

1. Personal Payments are payments to friends or family members for goods and/or services such as your share of the rent or a dinner bill.
2. Personal Payments are limited in availability and are not available in most countries.
3. If you use your credit card as the Payment Method for a Personal Payment, you may be charged a cash-advance fee by your credit card company.
4. The Fee may be paid by either the sender or the recipient of the Personal Payment. In most instances, the sender will determine who pays the Fee.

Activity	Country of Recipient	Personal Payments Fee when Payment Method is exclusively Balance or Bank	Personal Payments Fee when another Payment Method is used to fully or partially fund the payment, including a credit or debit card
Sending or Receiving Domestic Payments	Where available	Free	3.4% + Fixed Fee
Sending or Receiving International Payments	Australia	1%	3.4% + Fixed Fee
	Brazil	1%	7.4% + Fixed Fee
	Counties in Europe	See table below.	
	Japan	0.3%	3.9% + Fixed Fee

	U.S., Canada and Poland	1%	3.9% + Fixed Fee
	Elsewhere	0.5%	3.9% + Fixed Fee
Fixed Fee	Currency:		Fee:
	Australian Dollar:		\$0.30 AUD
	Brazilian Real:		R\$0.60 BRL
	Canadian Dollar:		\$0.30 CAD
	Czech Koruna:		10.00 CZK
	Danish Kroner:		2.60 DKK
	Euro:		€0.35 EUR
	Hong Kong Dollar:		\$2.35 HKD
	Hungarian Forint:		90.00 HUF
	Israeli New Shekel:		1.20 ILS
	Japanese Yen:		¥40.00 JPY
	Malaysian Ringgit:		2.00 MYR
	Mexican Peso:		4.00 MXN
	New Zealand Dollar:		\$0.45 NZD
	Norwegian Krone:		2.80 NOK
	Philippine Peso:		15.00 PHP
	Polish Zloty:		1.35 PLN
	Russian Ruble: [^]		10.00 RUB [^]
	Singapore Dollar:		\$0.50 SGD
	Swedish Krona:		3.25 SEK
	Swiss Franc:		0.55 CHF
	New Taiwan Dollar:		\$10.00 TWD
	Thai Baht:		11.00 THB
	Turkish Lira:		0.45 TRY
	U.K. Pounds Sterling:		£0.20 GBP
	U.S. Dollar:		\$0.30 USD
	[^] Subject to the commencement of PayPal's Russian Ruble service.		

d. **International Personal Payments to European Countries**

To determine the fee for an international Personal Payment sent to a user in a European country please follow these steps:

1. Locate the recipient's country in the table below (in the first column from left).
2. Determine the region of the sender's country (second column).
3. Find the applicable fee based on the payment method used (third and fourth columns).

Recipient's Country (if applicable)	Sender's Country	Fee when Funding Source is: entirely funded by PayPal balance or bank account	Fee when Funding Source is: entirely or partially funded by debit card or credit card
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Albania, Andorra, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland (including Aland Islands), Gibraltar, Greece, Hungary, Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, U.K. (including Channel Islands and Isle of Man).	Northern Europe *	0.4%	3.8% + Fixed Fee
	US, Canada, Europe I **	0.5%	3.9% + Fixed Fee
	Europe II ***	1.0%	4.4% + Fixed Fee
	All other countries	1.5%	4.9% + Fixed Fee
Belgium, France, French Guiana, Guadeloupe, Italy, Martinique, Mayotte, Netherlands, Reunion.	Northern Europe *	0.4%	3.8% + Fixed Fee
	US, Canada, Europe I **	0.5%	3.9% + Fixed Fee
	Europe II ***	1.3%	4.7% + Fixed Fee
	All other countries	1.8%	5.2% + Fixed Fee
Germany	Northern Europe *	1.8%	3.7% + Fixed Fee
	US, Canada, Europe I **	2.0%	3.9% + Fixed Fee
	Europe II ***	3.0%	4.9% + Fixed Fee
	All other countries	3.3%	5.2% + Fixed Fee
Poland	Northern Europe *	0.9%	3.8% + Fixed Fee
	US, Canada, Europe I **	1.0%	3.9% + Fixed Fee
	Europe II ***	1.5%	4.4% + Fixed Fee
	All other countries	2.0%	4.9% + Fixed Fee

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Poland, Romania, Russia, Switzerland, Turkey, Ukraine.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or the European Economic Area will be treated as Domestic Payments for the purpose of applying Fees.

Fixed Fee	Currency:	Fee :
	Australian Dollar:	\$0.30 AUD

Brazilian Real:	R\$0.60 BRL
Canadian Dollar:	\$0.30 CAD
Czech Koruna:	10.00 CZK
Danish Kroner:	2.60 DKK
Euro:	€0.35 EUR
Hong Kong Dollar:	\$2.35 HKD
Hungarian Forint:	90.00 HUF
Israeli New Shekel:	1.20 ILS
Japanese Yen:	¥40.00 JPY
Malaysian Ringgit:	2.00 MYR
Mexican Peso:	4.00 MN
New Zealand Dollar:	\$0.45 NZD
Norwegian Krone:	2.80 NOK
Philippine Peso:	15.00 PHP
Polish Zloty:	1.35 PLN
Russian Ruble: [^]	10 RUB [^]
Singapore Dollar:	\$0.50 SGD
Swedish Krona:	3.25 SEK
Swiss Franc:	0.55 CHF
New Taiwan Dollar:	\$10.00 TWD
Thai Baht:	11.00 THB
Turkish Lira:	0.45 TRY
U.K. Pounds Sterling:	£0.20 GBP
U.S. Dollar:	\$0.30 USD

[^] Subject to the commencement of PayPal's Russian Ruble service.

- e. **Installment Processing Fee in Mexico.** If your buyer decides to pay you in installments, the Fee you pay is based on the number of installments selected by the buyer. The Fee is the applicable domestic Commercial Payment Fee as listed in Section 2 above, plus the percentage stated below. PayPal reserves the right to remove your ability to offer installments using the PayPal Services anytime and without prior notice to you.

Number of Installments	Installment Processing Fee in Mexico
2 installments	3.25%
3 installments	4.55%
4 installments	5.55%
5 installments	6.90%
6 installments	7.25%
7 installments	9.10%
8 installments	10.45%
9 installments	11.25%
10 installments	12.45%
11 installments	13.25%
12 installments	13.50%

- f. **Refund Fee**

Activity	Country	Fee
Refunding a	Albania,	If you refund a Commercial Payment, we

Commercial Payment	Andorra, Bosnia and Herzegovina, Croatia, Iceland, Turkey.	will retain the Fixed Fee portion of the Commercial Payments Fee. The buyer's Account will be credited with the full Commercial Payment amount. Your Account will be charged with the amount initially credited to your Account in connection with the Commercial Payment and the Fixed Fee portion of the Commercial Payments Fee
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- g. **Bank/Credit Card Fees.** Your bank, credit or debit card company may charge you fees for sending or receiving funds through PayPal. For example, you may be charged currency conversion processing fees, international transactions fees, or other fees even when your transaction is domestic, and does not require a currency conversion. PayPal is not liable for any fees charged to you by your bank, credit or debit card company or other financial institution based on your usage of PayPal. If you are in Israel, your bank account may be charged immediately for a PayPal transaction that is funded with a credit card.

B. Other changes

Sections of the PayPal User Agreement have been amended to clarify existing wording and correct typographical errors.

Amendment to the PayPal User Agreement

Effective Date: May 16, 2013



• Please read this document.

You do not need to do anything to accept the changes as they will automatically come into effect on the above date. Should you decide you do not wish to accept them you can notify us before the above date to **close your account** (<https://www.paypal.com/cgi-bin/?&cmd=close-account>) immediately without incurring any additional charges.

We do hope, however, that you continue to use PayPal and enjoy the following benefits:

It's safer

When you pay with PayPal your financial details are never shared with sellers or retailers, so you're more protected against fraud.

It's faster

You don't have to type in your card details each time you pay, so you can check out faster online. You can also get eBay items delivered more quickly, as you can pay the seller instantly.

It's easier

PayPal is a smarter, savvier way to pay online in just a few clicks. All you need is your email address and a password.

Please review the current [User Agreement](#).

• Amendment to the PayPal User Agreement.

1. Seller Protection terms for sellers in Turkey and Israel

The following paragraphs are amended to clarify the eligibility requirements of the Seller Protection.

1. The paragraph "How much protection is provided by PayPal seller protection in Turkey and Israel?" reads as follows:

"PayPal will pay you the full amount of an eligible payment the subject of the Claim, Chargeback, or Reversal and waive the Chargeback Fee, if applicable.

The PayPal seller protection for Unauthorized Payments and Item not Received Chargebacks will apply unless over the past 30 days

- a. *the total amount of Claims (INR and/or SNAD), Chargebacks and Reversals cases issued against your PayPal account is equal to or exceeds 1% of the total payment volume received*

AND

- b. *is equal to or exceeds 100 Claims (INR and/or SNAD), Chargebacks and Reversal cases.*

If you exceed the thresholds as outlined above, your eligibility for PayPal seller protection will be suspended for at least 90 days and Section 11.5 will apply.

After such 90 days' period, Your PayPal Account may be eligible for PayPal seller protection only if, during a 90 days period Your PayPal Account meets the following conditions:

- c. *the total amount of Claims (INR and/or SNAD), Chargebacks and Reversals cases issued against your PayPal account remain below 1% of the total payment volume received*

AND

- d. *below 300 Claims (INR and/or SNAD), Chargebacks and Reversal cases were issued against your PayPal Account*

PayPal will notify You by e-mail if your eligibility for PayPal seller protection for Unauthorized Payments is declined based on the above requirements or if you may be eligible for PayPal seller protection again."

2. A new paragraph "What happens when a buyer files a Claim, Chargeback, or Reversal?" is inserted before the paragraph "What are the eligibility requirements for PayPal seller protection in Turkey and in Israel?" and reads as follows:

"PayPal will place a temporary hold on the funds in your Account to cover the full amount of the Claim, Chargeback, or Reversal.

If the payment is not covered by PayPal seller protection, PayPal will remove the funds from your Account and return the payment to the buyer. In addition, you will be responsible for PayPal's Chargeback Fee, if applicable."

3. Section b of the paragraph "What are the eligibility requirements for PayPal seller protection in Turkey and in Israel?" reads as follows:

"To be eligible for PayPal seller protection, you must meet all of these requirements to be covered:

- a. *You must respect the requirements specified above in relation your PayPal Account*
- b. *The item purchased must be a physical, tangible good.*
- c. *The transaction must be marked by PayPal as eligible for PayPal seller protection on your Account "Transaction Details" page. If it is marked eligible, protection for both Unauthorized Payments and Item Not Received will apply.*
- d. *Post the item to the shipping address on the "Transaction Details" page. If the item is delivered in person or if the Payment Recipient posts the item to a different address (for example, if the buyer asks that you send to another address on the basis that it is a "work address" or a "gift" address) then you will not be eligible for re-imbursement under the terms of the PayPal Seller protection.*
- e. *You may access the "Transactions Details" page by logging into your PayPal Account, selecting "History" and then selecting "Details" for the transaction.*
- f. *Follow the postage requirements described below.*
- g. *You must accept a single payment from one PayPal Account for the purchase (partial payment and/or payment in installments are excluded).*
- h. *Respond to PayPal's requests for documentation and other information that is reasonably required by PayPal to investigate the matter in a timely manner."*

2. Other changes

Sections of the PayPal User Agreement have been amended to clarify existing wording and correct typographical errors.

Amendment to the PayPal Privacy Policy

Effective Date: Feb 20, 2013

 [Print](#)

• Amendment to the PayPal Privacy Policy

We are making changes to the PayPal Privacy Policy make the Policy more clear, better reflect our use of information and to align with new PayPal Services such as PayPal Access and the updated PayPal website. Some of the key changes to the Privacy Policy are highlighted below, however, we recommend you review the updated Policy in its entirety to ensure you are familiar with any other changes we have made. The amended Privacy Policy is effective February 20, 2013 for existing users and effective upon acceptance for new users.

The sections added or most substantively changed were:

Your Privacy Rights. We created an introductory paragraph, titled Your Privacy Rights, to ensure that you know the purpose of the privacy policy is to discuss our commitment to you on how we use your information. We also have provided you an additional method of contacting us to retrieve more information via our www.ebayprivacycenter.com website. As we discuss in our policy, our long standing core privacy principle is that we do not share your information with third parties for their marketing purposes without your consent.

How we Use Cookies. We made changes to this section to broaden the definition of the types of technologies that now exist and will likely continue to be developed to provide cookie functionality, often referred to as locally stored objects. In addition, we clarified that the primary purpose of Cookie use is to provide security and fraud support to protect the PayPal community.

How we use the personal information we collect. In this section, we clarified our ability to contact you via telephone and mobile phone with automated telephone systems and text messaging to help us be more efficient in contacting you and to leverage technology for your experience.

How we share personal information with other parties. In this section, we changed our law enforcement notification section to include investigations in our eBay corporate family. In addition, we have clarified that we will work with law enforcement, government officials and third parties during investigation, legal, and risk scenarios when we think it will better protect you, our PayPal community.

Using PayPal Access. We added a new section to the policy discussing PayPal Access, our new product, which enables you to log into external website sites using your PayPal User ID and access credentials. PayPal Access asks you before sharing information with external websites and hopes to improve your web surfing experience across the Internet.

How you can access or change your personal information. In this section, we have added a statement on our data retention policy, detailing that there are certain circumstances such as fraud and technical support that allow us to maintain data on otherwise closed accounts.

Amendment to the PayPal User Agreement

Effective Date: Oct 09, 2012

 [Print](#)

• Amendment to the PayPal User Agreement

For users having a PayPal Account registered in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Israel, Norway, Russia, Turkey, or Ukraine, PayPal is changing the Buyer and Seller Protection Programs to so that a signature is no longer required for Proof of Delivery.

First paragraphs of Section 7.5 are deleted and replaced as follows:

7.5 Dispute Resolution. If you are unable to resolve a problem directly with a Seller, you can go to the [Resolution Center](#) and follow this process:

1. Open a Dispute. Open a Dispute within 45 Days of the date you made the payment to negotiate with the Seller for resolution of the Dispute.
2. Escalate the Dispute to a Claim. If you and the Seller are unable to come to an agreement, you can escalate the Dispute to a Claim within 20 Days after opening the Dispute. You must wait at least 7 Days from the date of payment to escalate a Dispute for an Item Not Received (INR), unless the Dispute is for \$2,500 USD or more (or other currency equivalent). If you do not escalate the Dispute to a Claim within 20 Days, PayPal will permanently close the Dispute.
3. Respond to PayPal's requests for information in a timely manner. During the Claim process, PayPal may require you to provide documentation to support your position.
4. Comply with PayPal's shipping requests in a timely manner. For Significantly Not as Described (SNAD) Claims, PayPal will generally require you, at your expense, to ship the item back to the Seller, or to PayPal, or to a third party and to provide proof of delivery.
5. For transactions that total less than \$250 USD, proof of delivery is confirmation that can be viewed online and includes the delivery address showing at least city/state or postal code, delivery date, and the URL to the shipping company's website if you've selected "Other" in the shipping drop down menu.

For transactions that total \$250 USD or more (or the equivalents in other currencies as listed in the table below), you must also get a signature confirmation of the delivery (except for buyers having a PayPal Account registered: in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Israel, Liechtenstein, Norway, Russia, Turkey, or Ukraine to whom such requirement won't apply).

Section 9.4 is deleted and replaced with the following:

9.4 Proof of Shipment, Proof of Delivery, and Signature Confirmation Requirements:

"Proof of Shipment" is online or physical documentation from a shipping company that includes all of the following:

1. The date the item is shipped.
2. The recipient's address, showing at least the city/state or postal code (or international equivalent).

"Proof of Delivery" is online documentation from a shipping company that includes all of the following:

1. The date the item is delivered.
2. The recipient's address, showing at least the city/state or postal code (or international equivalent).
3. Signature Confirmation as described below for payments of \$250 USD or more (or the following equivalents), save for Sellers having a PayPal Account in Albania, Andorra, Bosnia and Herzegovina, Croatia, Norway, Russia, Turkey and Ukraine to whom such requirement won't apply.

Amendment to the Merchant Referral Bonus Program

Effective Date: Jul 16, 2012

 [Print](#)

• Amendment to the Merchant Referral Bonus Program

Effective through the calendar year 2012, The Merchant Referral Bonus Program ("the Bonus") will be discontinued for all account holders and the Merchant Referral Bonus Policy will no longer be in effect. Active account holders will receive an email from PayPal indicating an end date specific to their current participation in the Bonus program. You will receive this email at least 30 days in advance of the end date. Once your end date is in effect, new referrals will no longer be tracked or accumulate toward this bonus program. In addition, bonus accrual payments will be stopped. Any final accrued bonus balances from your referrals will be paid to your PayPal account in accordance with the standard 30 day payout cycle. Your PayPal account is not impacted in any way with the discontinuation of this program. For further assistance, contact us via the

[Contact Us](#) form.

Amendment to the PayPal User Agreement

Effective Date: Jun 12, 2012

 [Print](#)

- **In the User Agreement for PayPal Services:**

Section 3 (“Additional Fees”) of Exhibit A - Fees has been amended as follows:

The Currency Conversion Fee for Users in Bhutan, Cambodia, China, Federated States of Micronesia, Hong Kong, India, Indonesia, Japan, Korea, Laos, Malaysia, Maldives, Mongolia, Nepal, New Zealand, Philippines, Samoa, Singapore, Sri Lanka, Taiwan, Thailand, Tonga and Vietnam, when sending a Personal or a Commercial Payment, has been changed as follows:

The Fee depends on the currency into which the amount is converted, as listed in the table below and is added to the exchange rate.

Currency:	Fee:
Argentine Peso:	4%
Australian Dollar:	4%
Brazilian Real:	4%
Canadian Dollar:	3.5%
Czech Koruna:	4%
Danish Kroner:	4%
Euro:	4%
Hong Kong Dollar:	4%
Hungarian Forint:	4%
Indian Rupee:	4%
Israeli New Shekel:	4%
Japanese Yen:	4%
Malaysian Ringgit:	4%
Mexican Peso:	4%
New Zealand Dollar:	4%
Norwegian Krone:	4%
Philippine Peso:	4%
Polish Zloty:	4%
Singapore Dollar:	4%
Swedish Krona:	4%
Swiss Franc:	4%
New Taiwan Dollar:	4%
Thai Baht:	4%
Turkish Lira:	4%
U.K. Pounds Sterling:	4%
U.S. Dollar:	3.5%

Exhibit B – Country Specific Terms

is hereby amended specifically for Hong Kong Users.

Users who have Business Accounts are considered by PayPal to have a business relationship with us. Users with Premier Accounts (unless you are a Seller and are a User of the PayPal Here product) and Personal Accounts are considered by PayPal to be occasional Users and do not have a business relationship with us. In relation to the Users who have Premier Accounts and Personal Accounts, PayPal transacts payments initiated by such Users at its sole and absolute discretion and PayPal reserves the right, at all times, to reject and refuse to transact such payments at any time without notice to such Users.

Amendment to the PayPal User Agreement

Effective Date: Mar 06, 2012

 [Print](#)

- **Amendment to the PayPal User Agreement**

Chargeback fee in the following countries: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey.

The Chargeback Fee shall be amended as follows in relation to users in the countries listed above:

Currency:	Fee:
Argentine Peso:	70.00 ARS
Australian Dollar:	22.00 AUD
Brazilian Real:	35.00 BRL
Canadian Dollar:	20.00 CAD
Czech Koruna:	400.00 CZK

Danish Krone:	120.00 DKK
Euro:	16.00 EUR
Hong Kong Dollar:	155.00 HKD
Hungarian Forint:	4325 HUF
Israeli Shekel:	75.00 ILS
Indian Rupee:	950.00 INR
Japanese Yen:	1875 JPY
Malaysian Ringgit	65.00 MYR
Mexican Peso:	250.00 MXN
New Zealand Dollar:	28.00 NZD
Norwegian Krone:	125.00 NOK
Philippine Peso:	900.00 PHP
Polish Zlotych:	65.00 PLN
Singapore Dollar:	28.00 SGD
Swedish Krona:	150.00 SEK
Swiss Franc:	22.00 CHF
Taiwan New Dollar:	625.00 TWD
Thai Baht:	650.00 THB
Turkish Lira:	30.00 TRY
U.K. Pounds Sterling:	14.00 GBP
U.S. Dollar:	20.00 USD

Fee Cap for receiving eCheck payments in the following countries: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey.

If you are a Seller, your Fees for receiving payments are set out in Exhibit A (Fees) of the User Agreement. Currently, for sellers in the countries listed above, there is a maximum fee per payment for receiving eCheck-funded payments. This fee cap per payment will be increased and will be as listed below. The cap depends on the currency of the received payment.

Currency:	Fee Cap:
Argentine Peso:	150.00 ARS
Australian Dollar:	50.00 AUD
Brazilian Real:	75.00 BRL
Canadian Dollar:	45.00 CAD
Czech Koruna:	850.00 CZK
Danish Krone:	250.00 DKK
Euro:	35.00 EUR
Hong Kong Dollar:	330.00 HKD
Hungarian Forint:	9250 HUF
Israeli Shekel:	160.00 ILS
Indian Rupee:	2000 INR
Japanese Yen:	4000 JPY
Malaysian Ringgit	150.00 MYR
Mexican Peso:	540.00 MXN
New Zealand Dollar:	60.00 NZD
Norwegian Krone:	270.00 NOK
Philippine Peso:	1900.00 PHP
Polish Zlotych:	140.00 PLN
Singapore Dollar:	60.00 SGD
Swedish Krona:	320.00 SEK
Swiss Franc:	50.00 CHF
Taiwan New Dollar:	1350.00 TWD
Thai Baht:	1400.00 THB
Turkish Lira:	80.00 TRY
U.K. Pounds Sterling:	30.00 GBP
U.S. Dollar:	45.00 USD

Amendment to the PayPal User Agreement

Effective Date: Jan 24, 2012

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• **Amendment to the PayPal User Agreement**

Commercial Payment Fee increase in the following countries: Argentina, Bermuda, Cayman Islands, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Jamaica, Panama, Peru, Uruguay, Venezuela.

The Fee for receiving domestic and international commercial payments in the countries listed above shall be amended as follows:

Domestic payments and international payments:	Standard Rate: 5.4% + Fixed Fee
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Merchant Rate: From 4.4% to 5.4% + Fixed Fee
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Amendment to the PayPal User Agreement

Effective Date: Dec 22, 2011

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• Amendment to the PayPal User Agreement

This User Agreement ("Agreement") is a contract between you and PayPal Pte. Ltd., a Singaporean company, and applies to your use of the PayPal Services. You must agree with all of the terms and conditions contained in this Agreement and any applicable agreements and Policies on the [Legal Agreements](#) page.

We may amend this Agreement at any time by posting a revised version on our website. The revised version will be effective at the time we post it. If the revised version includes a Substantial Change, we will provide you with 30 Days' prior notice of any Substantial Change by posting a notice on the "Policy Updates" page of our website.

Consumer advisory - The PayPal payment service is regarded as a stored value facility under Singapore law. PayPal Pte. Ltd., the holder of the PayPal stored value facility, does not require the approval of the Monetary Authority of Singapore. Consumers (Users) are advised to read these terms and conditions carefully.

This is an important document which you must consider carefully when choosing whether to use the PayPal Services. Please note the following risks of using the PayPal Services:

Payments received in your Account may be reversed at a later time, for example, if a payment is subject to a Chargeback, Reversal, Claim or is otherwise invalidated. This means that a payment may be reversed from your Account after you have provided the sender the goods or services that were purchased.

If you are an eBay Seller, you can lower the risk of a payment being reversed from your Account by following the criteria set out in the Protection for eBay Sellers section and by following the other guidance provided in the "Security Center page" accessible via every page of the PayPal website.

We may close, suspend, or limit your access to your Account or the PayPal Services, and/or limit access to your funds if you violate this Agreement, the PayPal Acceptable Use Policy, or any other agreement you enter into with PayPal.

This Agreement is not a solicitation of the PayPal Services and PayPal is not targeting any country or market through this Agreement.

1. Payment Services and Eligibility.

1.1 Payment Services. PayPal is a payment services provider. Our services allow you to send payments to anyone with a PayPal Account, and, where available, to receive payments. Our service availability varies by country. [Click here](#) to see which services are available in your country of residence.

1.2 Eligibility. To be eligible to use the PayPal Services, you must be at least 18 years old or higher based on the age of majority in your jurisdiction, and a resident of one of the countries listed on the [PayPal Worldwide](#) page.

You must list your correct country of residence in your Account. This Agreement applies only to Users who are residents of one of the countries listed in Section 1.1 above. If you are a resident of another country, you may access the agreement that applies to you from our website in your country.

1.3 Information. In order to open and maintain an Account, you must provide us with correct and updated Information.

- a. **Identity Verification.** You authorize PayPal, directly or through third parties, to make any inquiries we consider necessary to validate your identity. This may include asking you for further information or documentation, requiring you to provide a taxpayer or national identification number, requiring you to take steps to confirm ownership of your email address or financial instruments, ordering a credit report or verifying your Information against third party databases or through other sources.
- b. **Credit Report Authorization.** If you open a Premier or Business Account, you are providing PayPal with your written instructions and authorization in accordance with any applicable law to obtain your personal and/or business credit report from a credit bureau. You are also authorizing PayPal to obtain your personal and/or business credit report: (a) when you request certain new products, or (b) at any time PayPal reasonably believes there may be an increased level of risk associated with your Premier or Business Account.
- c. **Updates to Information.** If your credit card number or expiration date changes, we may acquire that information from our financial services partner and update your Account.

1.4 Beneficial Owner.

You must be the beneficial owner of the Account, and conduct business only on behalf of yourself.

2. Sending Payments.

2.1 Sending Limits. We may, at our discretion, impose limits on the amount of payments you can send through the PayPal Services. You can view your sending limit, if any, by logging into your Account and clicking on the View Limits link on the Account Overview page. If you have a Verified Account, we may increase your sending limits.

2.2 Default Payment Methods. When you make a payment, if you have not selected a Preferred Payment Method, PayPal will fund your transaction in this order (subject to availability based on your Payment Methods

and country of registration):

- a. Balance
- b. Instant Transfer from your bank account
- c. Debit card
- d. Credit card
- e. eCheck

Note: If you do not want to use your balance, you must withdraw it before making a payment.

2.3 Preferred Payment Method. You may select a Preferred Payment Method each time you make a payment, except for a Preapproved Payment or a No Log-In Payment. For a Preapproved Payment and, in most instances, a No Log-In Payment, you can select a Preferred Payment Method when you provide your initial authorization for this payment and through the My Preapproved Payments section of your Account Profile. If you select a Preferred Payment Method but have available balance in your Account, your balance will be used to fund your payment. If eCheck is your Preferred Payment Method, it will be used to fund your PayPal payment, even if you have a balance. PayPal may limit the Payment Methods available for a transaction.

2.4 Refused and Refunded Payments. When you send a payment, the recipient is not required to accept it. Any unclaimed, refunded or denied payment will be returned to your balance or to your original Payment Method. We will return any unclaimed payment to you within 30 Days of the date you initiated the payment.

2.5 Merchant Processing Delay. When you send a payment to certain Merchants, you are providing an Authorization to the Merchant to process your payment and complete the transaction. The payment will be held as pending until the Merchant processes your payment. Some Merchants may delay processing your payment. In such an instance, your Authorization will remain valid for up to 30 Days. If your payment requires a currency conversion, the exchange rate will be determined at the time the Merchant processes your payment and completes the transaction.

2.6 Preapproved Payments. A Preapproved Payment is a payment in which you Authorize a Merchant to directly charge your Account on a one-time, regular, or sporadic basis. Preapproved Payments are sometimes called "subscriptions", "recurring payments", "preauthorized transfers" or "automatic payments".

2.7 Stopping a Preapproved Payment. You may stop a Preapproved Payment at any time up to 3 Business Days prior to the date the next payment is scheduled to be made by notifying PayPal. To stop a Preapproved Payment, access the My Preapproved Payments section of your Account Profile and follow the links to stop the payment. You may also stop a Preapproved Payment by calling PayPal at 1-402-935-2050 (in the U.S.). Once you contact PayPal to stop a Preapproved Payment, all future payments under your agreement with the Merchant will be stopped. If you stop a Preapproved Payment you may still be liable to the Merchant for the payment or for other penalties under the terms of your agreement with the Merchant and you may be required to pay the Merchant through alternative means.

3. Receiving Payments.

3.1 Ability to Receive Payments. The ability to receive payments varies by country. To determine whether you have the ability to receive payments, [click here](#).

3.2 Automatic Transfer Countries. If you are a resident of an Automatic Transfer Country, then you have the ability to receive payments but you must withdraw the full amount of your payment through an available withdrawal method. If you do not do so, the amounts will be automatically withdrawn from your Account to your withdrawal method on a regular basis. For additional terms regarding Automatic Transfer, please [click here](#).

3.3 Liability for Invalidated Payments. When you receive a payment, you are liable to PayPal for the full amount of the payment sent to you plus any Fees if the payment is later invalidated for any reason. This means that, in addition to any other liability, you will be responsible for the amount of the payment sent by the sender, plus the applicable Fees listed in Exhibit A (Fees) of this Agreement if you lose a Claim or a Chargeback, or if there is a Reversal of the payment. You agree to allow PayPal to recover any amounts due to PayPal by debiting your balance. If there are insufficient funds in your balance to cover your liability, you must reimburse PayPal through other means. If a sender of a payment files a Chargeback, the credit card issuer, not PayPal, will determine who wins the Chargeback.

3.4 No Surcharges. You agree that you will not impose a surcharge or any other fee for accepting PayPal as a payment method. You may charge a handling fee in connection with the sale of goods or services, as long as the handling fee does not operate as a surcharge and is not higher than the handling fee you charge for non-PayPal transactions.

3.5 Receiving Personal Payments. If you are selling goods or services, you may not ask the buyer to send you a Personal Payment for the purchase.

3.8 Preapproved Payments and/or No Log-In Payments. If you receive Preapproved Payments and/or No Log-In Payments you must receive your buyer's Authorization to the payment amount, frequency and duration prior to submitting the payment.

3.9 Micropayments for Digital Goods. To qualify to receive Micropayments for Digital Goods, you must submit an application, be approved by us, and have an Account in good standing. By applying for Micropayments for Digital Goods, you agree that for Digital Goods transactions you receive up to the amounts in the table below, then if a buyer opens a Dispute, PayPal may reverse the transaction, and remove the funds from your Account without requiring the buyer to escalate the Dispute to a Claim.

Currency	Amount	Currency	Amount
Australian Dollar:	\$9.99 AUD	New Zealand Dollar:	\$9.99 NZD
Brazilian Real:	R\$7.99 BRL	Norwegian Krone:	29.99 NOK
Canadian Dollar:	\$3.99 CAD	Philippine Peso:	499.99 PHP

Czech Republic Koruna:	99.99 CZK	Polish Zlotych:	19.99 PLN
Danish Krone:	24.99 DKK	Singapore Dollar:	\$9.99 SGD
Euro:	€3.99 EUR	Swedish Krona:	34.99 SEK
Hong Kong Dollar:	\$49.99 HKD	Swiss Franc:	4.99 CHF
Hungarian Forint:	999.00 HUF	Taiwan New Dollar:	10.00 TWD
Israeli New Shekel:	15.99 ILS	Thai Baht:	249.99 THB
Japanese Yen:	¥999.00 JPY	U.K. Pound Sterling:	£3.99 GBP
Mexican New Peso:	\$39.99 M\$N	U.S. Dollar:	\$3.99 USD

4. Account Balances.

4.1 Balances. If you hold a balance, PayPal will hold your funds in pooled accounts separate from its corporate funds, and it will not use your funds for its operating expenses or for any other corporate purposes. PayPal will not voluntarily make your funds available to its creditors in the event of bankruptcy. You will not receive interest or other earnings on the amounts in your balance. PayPal may receive interest on amounts that PayPal holds on your behalf. You agree to assign your rights to PayPal for any interest derived from your funds.

4.2 Setoff of Past Due Amounts. If you have a past due amount owed to a PayPal affiliate, subsidiary, or parent company, PayPal may debit your Account to pay any amounts that are more than 180 Days past due.

4.3 Negative Balances and Multiple Currencies. If your Account has a negative balance, PayPal may set-off the negative balance with any funds that you subsequently add or receive into your Account. If you have multiple currency balances in your Account and one of the currency balances becomes negative for any reason, PayPal may set-off the negative balance by using funds you maintain in a different currency balance.

5. Withdrawing Money.

5.1 How to Withdraw Money. Depending on the country in which your Account is registered, you may withdraw funds from your Account in any of these methods: (a) by electronically transferring them to your U.S. bank account or to your local bank account, (b) by electronically transferring them to your Visa branded card, (c) through a PayPal initiated Automatic Transfer to your linked financial instrument, or (d) by requesting a physical check through the mail. You will be charged the Withdrawing your Balance Fee as set out in Exhibit A (Fees). Generally, we will send checks only to confirmed addresses, unless you have a Verified Account. We will not send checks to post office boxes. If you would like us to send a check to an address that does not meet these criteria, you must contact Customer Service and provide the documentation that we request to verify your association with the address. If you fail to cash a check within 180 Days of the date of issuance, we will return the funds to your balance (minus a Fee).

5.2 Withdrawal Limits. Depending on the degree to which you have Verified your Account, we may limit your ability to withdraw funds until you comply with our requests for information. You can view your withdrawal limit, if any, by logging into your Account and clicking on the View Limits link on the Account Overview page. In addition, we may delay withdrawals of large sums of money while we perform a risk review.

6. Closing Your Account.

6.1 How to Close Your Account. You may close your Account at any time by following the instructions in your Account Profile. Upon Account closure, we will cancel any pending transactions and you will forfeit any balances associated with Redemption Codes, unless otherwise legally prohibited. You must withdraw your balance prior to closing your Account.

6.2 Limitations on Closing Your Account. You may not evade an investigation by closing your Account. If you close your Account while we are conducting an investigation, we may hold your funds to protect PayPal, its parent, subsidiaries and affiliates or a third party against the risk of Reversals, Chargebacks, Claims, fees, fines, penalties and other liability. You will remain liable for all obligations related to your Account even after the Account is closed.

7. PayPal Buyer Protection.

7.1 Types of Problems Covered. PayPal Buyer Protection helps you if you encounter either of these problems:

1. **"Item Not Received"** (INR): You did not receive the item you paid for with PayPal; or
2. **"Significantly Not as Described"** (SNAD) You received an item you paid for with PayPal but it is Significantly Not as Described (SNAD).

If your problem is a transaction that you did not authorize, please see section 8 below.

An item is "Significantly Not as Described" (SNAD) if it is materially different from what the Seller described on its website or in the item listing. Here are some examples:

1. You received a completely different item. For example, you purchased a book and received a DVD or an empty box.
2. The condition of the item was misrepresented. For example, the description when you bought the item said "new" and the item was used.

3. The item was advertised as authentic but is not authentic.
4. The item is missing major parts or features which were not disclosed in its description when you bought the item.
5. You purchased three items from a Seller but only received two.
6. The item was materially damaged during shipment.

An item is **not** Significantly Not as Described (SNAD) if it is materially similar to the Seller's item listing description. Here are some examples:

1. The defect in the item was correctly described by the Seller.
2. The item was properly described but you didn't want it after you received it.
3. The item was properly described but did not meet your expectations.
4. The item has minor scratches and was listed as used condition.

7.2 Eligibility Requirements.

- a. To be eligible for PayPal Buyer Protection you must meet all of the following requirements:
 - Pay for the full amount of the item with one payment from your Account. Items purchased with multiple payments or installments are not eligible.
 - Send the payment to the Seller in the following manners:
 - For eBay items:
 1. through the eBay "Pay Now" button or the eBay invoice; or
 2. through the "Send Money" tab of your Account by selecting "eBay Item" or "Pay for eBay Items" and entering the required information.
 - For items bought on other websites:
 1. through the Send Money tab on the PayPal website, by clicking the "Purchase" tab, or by selecting the "Checkout with PayPal" button or otherwise selecting PayPal as part of a Seller's checkout flow.
 - Open a Dispute within 45 Days of the date you sent the payment – then follow the online dispute resolution process described below under "Dispute Resolution"
 - Have an Account in good standing.
- b. For items purchased on eBay look for either a PayPal or eBay buyer protection message in the eBay listing. If you see a message, and you meet the eligibility requirements, then your purchase is covered by PayPal Buyer Protection. The buyer protection message will vary based on the eBay website. The message must appear on the top part of the listing and not under the "Description" or "Shipping and Payments" tabs. If the listing does not include the buyer protection message, then it is not eligible for PayPal Buyer Protection.

7.3 Ineligible Items. PayPal Buyer Protection only applies to PayPal payments for certain tangible, physical goods. Payments for the following are **not** eligible for reimbursement under PayPal Buyer Protection:

1. Intangible items, including Digital Goods (subject to exceptions as listed in Section 7.6)
2. Services
3. Real estate
4. Businesses (when you buy a business)
5. Vehicles, including motorcycles, caravans, aircrafts and boats
6. Custom made items
7. Travel tickets, including airline flight tickets
8. Items prohibited by [PayPal's Acceptable Use Policy](#) or by [eBays Prohibited or Restricted Items Policy](#)
9. Items which you collect in person, or arrange to be collected on your behalf, including at a retail point of sale
10. Industrial machinery used in manufacturing
11. Items equivalent to cash, including prepaid or gift cards
12. Personal Payments

Even if your payment is not eligible for PayPal Buyer Protection, you can file a Dispute and resolve the issue directly with the Seller, however, PayPal will not find in your favor if you escalate a Dispute to a Claim when an item is not eligible for PayPal Buyer Protection.

7.4 Coverage Amount. If you are eligible for PayPal Buyer Protection and PayPal finds in your favor on your Claim, PayPal will reimburse you for the full purchase price of the item and original shipping costs.

PayPal will not reimburse you for the return shipping costs that you incur to return a Significantly Not as Described (SNAD) item to the Seller or other party specified by PayPal. If the Seller presents evidence that they delivered the goods to your address, PayPal may find in favor of the Seller for an Item Not Received (INR) Claim even if you did not receive the goods

7.5 Dispute Resolution. If you are unable to resolve a problem directly with a Seller, you can go to the [Resolution Center](#) and follow this process:

- **Open a Dispute.** Open a Dispute **within 45 Days** of the date you made the payment to negotiate with the Seller for resolution of the Dispute.
- **Escalate the Dispute to a Claim.** If you and the Seller are unable to come to an agreement, you can escalate the Dispute to a Claim **within 20 Days** after opening the Dispute.

You must wait at least 7 Days from the date of payment to escalate a Dispute for an Item Not Received (INR), unless the Dispute is for the equivalent of \$2,500 USD or more (or other currency equivalent). If you do not escalate the Dispute to a Claim within 20 Days, PayPal will permanently close the Dispute.

- **Respond to PayPal's requests for information in a timely manner.** During the Claim process, PayPal may require you to provide documentation to support your position.
- **Comply with PayPal's shipping requests in a timely manner.** For Significantly Not as Described (SNAD) Claims, PayPal will generally require you, at your expense, to ship the item back to the Seller, or to PayPal, or to a third party and to provide proof of delivery.

For transactions that total less than \$250 USD, proof of delivery is confirmation that can be viewed online and includes the delivery address showing at least city/state or postal code, delivery date, and the URL to the shipping company's website if you've selected "Other" in the shipping drop down menu. For transactions that total \$250 USD or more (or the equivalents in other currencies as listed in the table below), you must also get a signature confirmation of the delivery.

\$250 USD signature confirmation requirement – other currencies equivalents:

Currency	Amount	Currency	Amount
Australian Dollar:	\$350 AUD	New Zealand Dollar:	\$380 NZD
Brazilian Real:	R \$500 BRL	Norwegian Krone:	1,600 NOK
Canadian Dollar:	\$325 CAD	Philippine Peso:	12500 PHP
Czech Republic Koruna:	6,000 CZK	Polish New Zloty:	800 PLN
Danish Krone:	1,500 DKK	Singapore Dollar:	\$ 400 SGD
Euro:	€200 EUR	Swedish Krona:	2,000 SEK
Hong Kong Dollar:	\$2,000 HKD	Swiss Franc:	330 CHF
Hungarian Forint:	55,000 HUF	Taiwan New Dollar:	8250 TWD
Israeli New Shekel:	1,000 ILS	Thai Baht:	9000 THB
Japanese Yen:	¥28,000 JPY	Turkish Lira:	375 TRY
Malaysian Ringgit	1000 MYR	U.K. Pound Sterling:	£150 GBP
Mexican New Peso:	\$2,200 MXN	U.S. Dollar:	\$ 250.00 USD

- **Claim Resolution Process.** Once a Dispute has been escalated to a Claim, PayPal will make a final decision in favor of the buyer or the Seller. You may be asked to provide receipts, third party evaluations, police reports, or anything else that PayPal specifies. PayPal retains full discretion to make a final decision in favor of the buyer or the Seller. In the event that PayPal makes a final decision in favor of the buyer or Seller, each party must comply with PayPal's decision. PayPal will generally require the buyer to ship an item that the buyer claims is SNAD back to the Seller (at the buyer's expense), and PayPal will generally require a Seller to accept the item back and refund the buyer the full purchase price plus original shipping costs. In the event a Seller loses a Claim, the Seller will not receive a refund on his or her PayPal or eBay fees associated with the transaction. If you are a Seller and you lose a SNAD Claim because the item you sold is counterfeit, you will be required to provide a full refund to the buyer and you will not receive the item back (it will be destroyed).

7.6 Digital Goods Micropayment Disputes and Claims. Digital Goods are generally not eligible for coverage. However, if you file a Dispute for a Digital Goods purchase of up to the amounts in the table below, PayPal may, at its sole discretion, refund the transaction without requiring you to escalate the Dispute to a Claim.

Currency	Amount	Currency	Amount
Australian Dollar:	\$9.99 AUD	New Zealand Dollar:	\$9.99 NZD
Brazilian Real:	7.99 BRL	Norwegian Krone:	29.99 NOK
Canadian Dollar:	\$3.99 CAD	Philippine Peso:	499.99 PHP
Czech Koruna:	99.99 CZK	Polish Zlotych:	19.99 PLN
Danish Krone:	24.99 DKK	Singapore Dollar:	\$9.99 SGD
Euro:	€3.99 EUR	Swedish Krona:	34.99 SEK
Hong Kong Dollar:	\$49.99 HKD	Swiss Franc:	4.99 CHF
Hungarian Forint:	999 HUF	Taiwan New Dollar:	10.00 TWD
Israeli New Shekel:	15.99 ILS	Thai Baht:	249.99 THB

Japanese Yen:	¥999 JPY	U.K. Pound Sterling:	£3.99 GBP
Mexican Peso:	\$39.99 MXN	U.S. Dollar:	\$3.99 USD

PayPal may limit the number of Digital Goods refunds that you may receive. If these are limited or if your purchase is not eligible for coverage, you will still be able to follow PayPal's standard dispute resolution processes described in this Section 7 to attempt to resolve the issue with the Seller directly.

7.7 Relationship between PayPal's protection programs and Chargebacks. Credit card Chargeback rights, if they apply, may be broader than PayPal's protection programs. Chargebacks may be filed more than 45 Days after the payment, may cover unsatisfactory items even if they do not qualify as SNAD, and may cover intangible items. You may pursue a Dispute/Claim with PayPal, or you may contact your credit card company and pursue your Chargeback rights. You may not pursue both at the same time or seek a double recovery. If you have an open Dispute or Claim with PayPal, and also file a Chargeback with your credit card company, PayPal will close your Dispute or Claim, and you will have to rely solely on your Chargeback rights.

Before contacting your card issuer or filing a Dispute with PayPal, you should contact the Seller to resolve your issue in accordance with the Seller's return policy as stated on their auction or website.

7.8 No Double Recovery. You may not file a Dispute/Claim, or receive a recovery, for a purchase under PayPal Buyer Protection if you have already received a recovery for that purchase directly from eBay, the Seller or your credit card company.

8. Errors and Unauthorized Transactions.

8.1 Protection for Unauthorized Transactions and Errors. When an Unauthorized Transaction or an Error occurs in your Account, PayPal will cover you for the full amount of every eligible Unauthorized Transaction or Error so long as you follow the procedures discussed below.

An Unauthorized Transaction occurs when a payment is sent from your Account that you did not authorize and that did not benefit you. For example, if someone steals your password, uses the password to access your Account, and sends a payment from your Account, an Unauthorized Transaction has occurred. If you give someone access to your Account (by giving them your login information) and they conduct transactions without your knowledge or permission, you are responsible for any resulting use.

8.2 Notification Requirements.

- a. You should immediately notify PayPal if you believe:
 1. there has been an Unauthorized Transaction or unauthorized access to your Account;
 2. there is an Error in your Account history statement (you can access your Account history by logging into your Account and clicking on a link to "View all of my transactions") or in your transaction confirmation sent to you by email;
 3. your password or PayPal Mobile PIN has been compromised;
 4. your PayPal Mobile-activated phone has been lost, stolen or deactivated; or
 5. you need more information about a transaction listed on the statement or transaction confirmation.
- b. To be eligible for protection for Unauthorized Transactions, you must notify us within 60 Days after any Unauthorized Transaction first appears in your Account history statement. We will extend the 60 Day time period if a good reason, such as a hospital stay, kept you from notifying us within 60 Days.

You should regularly log into your Account and review your Account history statement to ensure that there has not been an Unauthorized Transaction or Error. PayPal will also send an email to the primary email address you have provided in order to notify you of each transaction from your Account. You should also review these transaction confirmations to ensure that each transaction was authorized and is accurate.

For Unauthorized Transactions or Errors in your Account, notify us as follows:

1. [Use this form](#) to file a report in the PayPal Security Center; or
2. Write to PayPal, Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950; or
3. Call PayPal Customer Service at (402) 935-7733 (in the U.S.).

When you notify us, provide us with all of the following information:

1. Your name and email address registered to your Account;
2. A description of any suspected Unauthorized Transaction or Error and an explanation as to why you believe it is incorrect or why you need more information to identify the transaction; and
3. The amount of any suspected Unauthorized Transaction or Error.

If you notify us orally, we may require that you send us your complaint or question in writing within 10 Business Days. During the course of our investigation, we may request additional information from you.

8.3 PayPal Actions after Receipt of Your Notification. Once you notify us of any suspected Unauthorized Transaction or Error, or we otherwise learn of one, we will do the following:

1. We will conduct an investigation to determine whether there has been an Unauthorized Transaction or Error that is eligible for protection.
2. We will complete our investigation within 10 Business Days of the date we received your notification of the suspected Unauthorized Transactions or Error. If your Account is new (the first transaction from your Account was less than 30 Business Days from the date you notify us), we may take up to 20

Business Days to complete this investigation. If we need more time, we may take up to 45 Days to complete our investigation (or up to 90 Days for new Accounts, or if your transaction was at a point of sale where you were physically present, or a foreign initiated transaction).

3. If we decide that we need more time to complete our investigation, we will provisionally credit your Account for the amount of the suspected Unauthorized Transaction or Error. You will receive the provisional credit within 10 Business Days of the date we received your notice (or 20 Business Days for new Accounts). This will allow you to have use of the money until we complete the investigation. We will notify you of the provisional credit within 2 Business Days of the crediting. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days (or 20 Business Days for new Accounts), we will not provisionally credit your Account.
4. We will inform you of our decision within 3 Business Days after completing our investigation.

If we determine that there was an Unauthorized Transaction or Error, we will promptly credit the full amount into your Account within 1 Business Day of our determination. Or, if you have already received a provisional credit, you will be allowed to retain those amounts.

If we decide that there was not an Unauthorized Transaction or Error, we will include an explanation of our decision in our email to you. If you received a provisional credit, we will remove it from your Account and notify you of the date and amount of the debit. You may request copies of the documents that we used in our investigation.

8.4 PayPal Errors. We will rectify any Error that we discover. If the Error results in your receipt of less than the correct amount to which you are entitled, PayPal will credit your Account for the difference. If the Error results in your receipt of more than the correct amount to which you are entitled, PayPal will debit the extra funds from your Account.

8.5 Your Errors. If you erroneously send a payment to the wrong party, or send a payment for the wrong amount (based on a typographical error, for example), your only recourse will be to contact the party to whom you sent the payment and ask them to refund the payment. PayPal will not reimburse you or reverse a payment that you have made in error.

9. Protection for eBay Sellers.

For seller protection terms for sellers in Hong Kong, [click here](#).

For seller protection terms for sellers in Mexico, [click here](#).

9.1 PayPal Seller Protection.

PayPal Seller Protection is protection we provide to Sellers for eBay transactions from Claims, Chargebacks, or Reversals that are based on

- Unauthorized Transaction; or
- Item Not Received.

PayPal Seller Protection is available for eligible payments on eBay from buyers in any country.

9.2 Scope of Protection. PayPal will protect you for the full amount of the eligible eBay payment and waive the Chargeback Fee, if applicable.

9.3 Eligibility Requirements. To be eligible for PayPal Seller Protection, you must meet all of the basic requirements listed below under (a) Basic Requirements. To be covered for Item Not Received protection you must meet both the Basic Requirements and the Item Not Received Additional Requirements listed below under (b). To be covered for Unauthorized Transactions protection you must meet both the Basic Requirements and the Unauthorized Transactions Additional Requirements listed below under (c).

a. Basic Requirements:

- You must ship the item to the shipping address on the Transaction Details Page.
- You must respond to PayPal's requests for documentation and other information in a timely manner.
- The item must be a physical, tangible good that can be shipped.

b. Item Not Received Additional Requirements:

- The payment must be marked "eligible" or "partially eligible" for PayPal Seller Protection on the Transaction Details Page.
- You must have a Proof of Delivery as described below in Section 9.4.
- You must ship the item within 7 Days of receipt of payment. Or, if the payment is for pre-ordered or made-to-order goods, shipment is required within the timeframe specified in your item listing.

c. Unauthorized Transactions Additional Requirements:

- The payment must be marked "eligible" for PayPal Seller Protection on the Transaction Details Page.
- You must have a Proof of Shipment or a Proof of Delivery as described below in Section 9.4.

9.4 Proof of Shipment, Proof of Delivery, and Signature Confirmation Requirements:

"Proof of Shipment" is online or physical documentation from a shipping company that includes all of the following:

- The date the item is shipped.

- The recipient's address, showing at least the city/state or postal code (or international equivalent).

"Proof of Delivery" is online documentation from a shipping company that includes all of the following:

- The date the item is delivered.
- The recipient's address, showing at least the city/state or postal code (or international equivalent).
- Signature Confirmation as described below for payments of \$250 USD or more (or the following equivalents):

Currency	Amount	Currency	Amount
Australian Dollar	\$350 AUD	New Zealand Dollar	\$380 NZD
Brazilian Real	\$500 BRL	Norwegian Krone	1,600 NOK
Canadian Dollar	\$325 CAD	Philippine Peso	12500.00 PHP
Czech Republic Koruna	6,000 CZK	Polish New Zloty	800 PLN
Danish Krone	1,500 DKK	Singaporean Dollar	\$ 400 SGD
Euro	€200 EUR	Swedish Krona	2,000 SEK
Hong Kong Dollar	\$2,000 HKD	Swiss Franc	330 CHF
Hungarian Forint	55,000 HUF	Taiwan New Dollar	8250 TWD
Israeli New Shekel	1,000 ILS	Thai Baht	9000 THB
Japanese Yen	¥28,000 JPY	Turkish Lira	375 TRY
Malaysian Ringgit	1000 MYR	U.K. Pound Sterling	£150 GBP
Mexican Peso	\$2,200 MXN	U.S. Dollar	\$250 USD

"Signature Confirmation" is online documentation that can be viewed at the shipping company's website and indicates that the item was signed for on delivery.

9.5 Items/Transactions not Eligible for PayPal Seller Protection. The following are examples of items/transactions not eligible for PayPal Seller Protection:

- Non-eBay transactions
- Claims or Chargebacks for Significantly Not as Described.
- Items that you deliver in person, including at a point of sale.
- Intangible items, including Digital Goods and services.
- PayPal Direct Payments (including Virtual Terminal Payments and Website Payments Pro/Plus payments).
- Items that are not shipped to the recipient address. If you originally ship the item to the recipient address but the item is later redirected to a different address, you will not be eligible for PayPal Seller Protection. We therefore recommend not using a shipping service that is arranged by the buyer, so that you will be able to provide valid proof of shipping and delivery.

10. Restricted Activities.

10.1 Restricted Activities. In connection with your use of our website, your Account, the PayPal Services, or in the course of your interactions with PayPal, other Users, or third parties, you will not:

- Breach this Agreement, the [Commercial Entity Agreement](#), the [Acceptable Use Policy](#) or any other Policy that you have agreed to with PayPal;
- Violate any law, statute, ordinance, or regulation;
- Infringe PayPal's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
- Sell counterfeit goods;
- Act in a manner that is defamatory, trade libelous, threatening or harassing;
- Provide false, inaccurate or misleading information;
- Engage in potentially fraudulent or suspicious activity and/or transactions;
- Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
- Receive or attempt to receive funds from both PayPal and the Seller, bank or credit card issuer for the same transaction during the course of a dispute;
- Control an Account that is linked to another Account that has engaged in any of these Restricted Activities;
- Conduct your business or use the PayPal Services in a manner that results in or may result in

complaints, Disputes, Claims, Reversals, Chargebacks, fees, fines, penalties and other liability to PayPal, other Users, third parties or you;

- l. Have a credit score from a credit reporting agency that indicates a high level of risk associated with your use of the PayPal Services;
- m. Use your Account or the PayPal Services in a manner that PayPal, Visa, MasterCard, American Express, Discover or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules;
- n. Allow your Account to have a negative balance;
- o. Provide yourself a cash advance from your credit card (or help others to do so);
- p. Access the PayPal Services from a country that is not listed on PayPal's [Worldwide page](#).
- q. Disclose or distribute another User's Information to a third party, or use the Information for marketing purposes unless you receive the User's express consent to do so;
- r. Send unsolicited email to a User or use the PayPal Services to collect payments for sending, or assisting in sending, unsolicited email to third parties;
- s. Take any action that imposes an unreasonable or disproportionately large load on our infrastructure;
- t. Facilitate any viruses, trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or Information;
- u. Use an anonymizing proxy, use any robot, spider, other automatic device, or manual process to monitor or copy our website without our prior written permission;
- v. Use any device, software or routine to bypass our robot exclusion headers, or interfere or attempt to interfere with our website or the PayPal Services; or
- w. Take any action that may cause us to lose any of the services from our Internet service providers, payment processors, or other suppliers.

11. Your Liability - Actions We May Take.

11.1 Your Liability.

- a. **General.** You are responsible for all Reversals, Chargebacks, Claims, fees, fines, penalties and other liability incurred by PayPal, a User, or a third party caused by or arising out of your breach of this Agreement, and/or your use of the PayPal Services. You agree to reimburse PayPal, a User, or a third party for any and all such liability.
- b. **Liability for Claims under PayPal Buyer Protection.** If you are a Seller and you lose a Claim filed directly with PayPal, you will be required to reimburse PayPal for your liability. Your liability will include the full purchase price of the item plus the original shipping cost (and in some cases you may not receive the item back), and the PayPal Fees that you were charged for the transaction. PayPal Seller Protection will cover your liability for eligible Claims based on Item not Received, and eligible Unauthorized Transactions - see Section 9 (Protection for eBay Sellers) above.

If a buyer files a Significantly Not as Described (SNAD) Claim for an item he or she purchased from you, you will generally be required to accept the item back and refund the buyer the full purchase price plus original shipping costs. You will not receive a refund on your PayPal Fees. Further, if you lose a SNAD Claim because we, in our sole discretion, reasonably believe the item you sold is counterfeit, you will be required to provide a full refund to the buyer and you will not receive the item back (it will be destroyed). PayPal Seller Protection will not cover your liability for SNAD Claims.

- c. **Liability for claims filed under eBay's Buyer Protection resolution process.** If you are an eBay Seller, eBay requires that you comply with the eBay Buyer Protection resolution process. As such, you have provided eBay with permission to make a final decision on a claim that a buyer files against you directly with eBay. If eBay makes a final decision that you lose a claim, you agree to allow PayPal to remove funds from your Account in order to reimburse eBay for your liability. eBay Buyer Protection claims filed directly with eBay are not covered by PayPal Seller Protection. Please see the [eBay Buyer Protection Policy](#) for more information. You will not receive a refund of your PayPal Fees. If your balance is not sufficient to reimburse eBay, PayPal will place a hold on your Account until the earlier of: (1) when sufficient funds are added to your balance to reimburse eBay for your liability at which time we will reimburse eBay in full, or (2) 37 Days from the date of eBay's final decision on the claim, at which time we will remove your balance to partially reimburse eBay for your liability, and you will remain liable to eBay for the remainder of the amount.

11.2 Reimbursement for Your Liability. In the event that you are liable for any amounts owed to PayPal, PayPal may immediately remove such amounts from your balance. If you do not have a balance that is sufficient to cover your liability, your remaining balance (if any) will be removed, your Account will have negative balance up to the amount of your liability, and you will be required to immediately Add Funds to your Balance or reimburse PayPal through an alternative method. If you do not do so, PayPal may engage in collection efforts to recover such amounts from you.

11.3 Actions by PayPal – Restricted Activities. If PayPal, in its sole discretion, believes that you may have engaged in any Restricted Activities, we may take various actions to protect PayPal, its parent, subsidiaries and affiliates, eBay, other Users, other third parties or you from Reversals, Chargebacks, Claims, fees, fines, penalties and any other liability. The actions we may take include but are not limited to the following:

- a. We may close, suspend, or limit your access to your Account or the PayPal Services;
- b. We may refuse to provide the PayPal Services to you now and in the future; and
- c. We may hold your funds for a period of time reasonably needed to protect against the risk of liability to PayPal or a third party, or if we believe that you may be engaging in potentially fraudulent or suspicious activity and/or transactions.

11.4 Actions by PayPal - Holds.

- a. **Risk-Based Holds.** PayPal, in its sole discretion, may place a hold on any or all of the payments you receive when PayPal believes there may be a high level of risk associated with you, your Account, or any or all of your transactions. PayPal's determination may be based on different factors and PayPal may rely on information it receives from third parties such as eBay. If PayPal places a hold on a payment, the funds will appear in your "pending balance" and the payment status will indicate the hold, for example it can show as "Completed - Funds not yet available." If PayPal places a hold on any or all of the payments you receive, PayPal will provide you with notice of our actions. PayPal will release the hold on any payment after 30 Days from the date the payment was received into your Account unless PayPal has a reason to continue to hold the payment such as (a) the receipt of a Dispute, Claim, Chargeback, or Reversal, (b) PayPal believes that you have violated the terms of this Agreement or any other Policy and that such a violation results in the need to continue holding the funds, or (c) PayPal believes that you may be engaging in potentially fraudulent or suspicious activity and/or transactions. In such an event, PayPal may continue holding the payment in your Account until the matter is resolved pursuant to this Agreement. PayPal, in its sole discretion, may release the hold earlier under certain circumstances, for example when you upload tracking information of the item you shipped.
- b. **Disputed Transaction Holds.** If a User files a Dispute, Claim, Chargeback or Reversal on a payment you received, PayPal may place a temporary hold on the funds in your Account to cover the amount of the liability. If you win the dispute or the transaction is eligible for PayPal Seller Protection, PayPal will lift the temporary hold. If you lose the dispute, PayPal will remove the funds from your Account. This process also applies to claims that a buyer files directly with eBay through the eBay resolution process.

11.5 Actions by PayPal - Reserves.

PayPal, in its sole discretion, may place a Reserve on funds held in your Premier or Business Account when PayPal believes there may be a high level of risk associated with your Account. If PayPal places a Reserve in your Account, transactions will be shown as "pending" in your PayPal balance, and you will not have access to funds in a "pending" status until they are cleared. If your Account is subject to a Reserve, PayPal will provide you with notice specifying the terms of the Reserve. The terms may require that a certain percentage of the amounts received into your Account are held for a certain period of time, or that a certain amount of money is held in Reserve, or anything else that PayPal determines is necessary to protect against the risk associated with your Account. PayPal may change the terms of the Reserve at any time by providing you with notice of the new terms.

11.6 Actions by PayPal - Account Closure, Termination of Service, Limited Account Access; Confidential

Criteria. PayPal, in its sole discretion, reserves the right to terminate this Agreement and/or access to the PayPal Services for any reason and at any time upon notice and payment to you of any unrestricted funds held in your balance. If we limit access to your Account, including through a Reserve or hold, we will provide you with notice of our actions, and the opportunity to request restoration of access if, in our sole discretion, we deem it appropriate. Further, you acknowledge that PayPal's decision to take certain actions, including limiting access to your Account, placing holds or imposing Reserves, may be based on confidential criteria that is essential to our management of risk, the security of Users' Accounts and the PayPal system. You agree that PayPal is under no obligation to disclose the details of its risk management or its security procedures to you.

11.7 Acceptable Use Policy Violations. If you violate the [Acceptable Use Policy](#) then in addition to the above actions you will be liable to PayPal for the amount of PayPal's damages for each violation of the Acceptable Use Policy. You agree that \$2,500.00 USD (or equivalent) per transaction in violation of the Acceptable Use Policy is presently a reasonable minimum estimate of PayPal's actual damages considering all currently existing circumstances, including the relationship of the sum to the range of harm to PayPal that reasonably could be anticipated because due to the nature of the violations of the Acceptable Use Policy, actual damages would be impractical or extremely difficult to calculate. PayPal may deduct such damages directly from any existing balance in the offending Account, or any other Account you control.

12. Disputes with PayPal.

12.1 Contact PayPal First.

If a dispute arises between you and PayPal, our goal is to learn about and address your concerns and, if we are unable to do so to your satisfaction, to provide you with a neutral and cost effective means of resolving the dispute quickly. Disputes between you and PayPal regarding the PayPal Services may be reported to Customer Service online through the [PayPal Help Center](#) at any time, or by calling (402) 935-2050 (in the U.S.) from 6 AM to midnight, U.S. Central Time.

12.2 Arbitration. For any claim (excluding claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$10,000.00 USD (or other currencies equivalents), the party requesting relief may elect to resolve the dispute in a cost effective manner through binding non-appearance-based arbitration. If a party elects arbitration, that party will initiate such arbitration through the Singapore International Arbitration Centre or any other established alternative dispute resolution ("ADR") provider mutually agreed upon by the parties. The ADR provider and the parties must comply with the following rules: a) the arbitration shall be conducted by telephone, online and/or be solely based on written submissions, the specific manner shall be chosen by the party initiating the arbitration; b) the arbitration shall not involve any personal appearance by the parties or witnesses unless otherwise mutually agreed by the parties; and c) any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

12.3 Law and Forum for Disputes. Except as otherwise agreed by the parties or as described in Section 12.2 above, you agree that any claim or dispute you may have against PayPal must be resolved by a court located in Singapore or where the defendant is located. You agree to submit to the personal jurisdiction of the courts located within Singapore for the purpose of litigating all such claims or disputes. This Agreement shall be governed in all respects by the laws of Singapore as such laws are applied to agreements entered into and to be performed entirely within Singapore, without regard to conflict of law provisions.

12.4 Improperly Filed Litigation. All claims you bring against PayPal must be resolved in accordance with Section 12 of this Agreement. All claims filed or brought contrary to Section 12 shall be considered improperly filed and a breach of this Agreement. Should you file a claim contrary to Section 12, PayPal may recover attorneys' fees and costs (including in-house attorneys and paralegals) up to \$1,000.00 USD, provided that PayPal has notified you in writing of the improperly filed claim, and you have failed to promptly withdraw the claim.

12.5 Notices to You. You agree that PayPal may provide you Communications about your Account and the

PayPal Services electronically. PayPal reserves the right to close your Account if you withdraw your consent to receive electronic Communications. Any electronic Communications will be considered to be received by you within 24 hours of the time we post it to our website or email it to you. Any notice sent to you by postal mail will be considered to be received by you 3 Business Days after we send it.

12.6 Notices to PayPal. Except as otherwise stated above in Section 8 (Errors and Unauthorized Transactions) and Section 12.1, notice to PayPal must be sent by postal mail to: PayPal Pte. Ltd., Attention: Legal Department, 5 Temasek Boulevard #09-01, Suntec Tower Five, Singapore 038985.

12.7 Insolvency Proceedings. If any proceeding by or against you is commenced under any provision of any bankruptcy or insolvency law, PayPal will be entitled to recover all reasonable costs or expenses (including reasonable attorneys' fees and expenses) incurred in connection with the enforcement of this Agreement.

12.8 Release of PayPal. If you have a dispute with one or more Users, you release PayPal, its parent, subsidiaries and affiliates, eBay (and their officers, directors, agents, joint ventures, employees and suppliers) from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such disputes.

13. General Terms.

13.1 Limitations of Liability.

IN NO EVENT SHALL WE, EBAY, OUR PARENT, SUBSIDIARIES AND AFFILIATES, OUR OFFICERS, DIRECTORS, AGENTS, JOINT VENTURES, EMPLOYEES OR SUPPLIERS BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH OUR WEBSITE, THE PAYPAL SERVICES, OR THIS AGREEMENT (HOWEVER ARISING, INCLUDING NEGLIGENCE). Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages so the above limitation or exclusion may not apply to you. OUR LIABILITY, AND THE LIABILITY OF EBAY, OUR PARENT, SUBSIDIARIES AND AFFILIATES, OUR OFFICERS, DIRECTORS, AGENTS, JOINT VENTURES, EMPLOYEES AND SUPPLIERS, TO YOU OR ANY THIRD PARTIES IN ANY CIRCUMSTANCE IS LIMITED TO THE ACTUAL AMOUNT OF DIRECT DAMAGES.

13.2 Services Limitation. PayPal is not a bank and the PayPal Services are payment processing services rather than banking services. PayPal is not acting as a trustee, fiduciary or escrow with respect to your funds, but is acting only as an agent and custodian. PayPal does not have control of, nor liability for, the products or services that are paid for with the PayPal Services. We do not guarantee the identity of any User or ensure that a buyer or a Seller will complete a transaction.

13.3 No Warranty. THE PAYPAL SERVICES ARE PROVIDED "AS IS" AND WITHOUT ANY REPRESENTATION OF WARRANTY, WHETHER EXPRESS, IMPLIED OR STATUTORY. PAYPAL, EBAY, OUR PARENT, SUBSIDIARIES AND AFFILIATES, OUR OFFICERS, DIRECTORS, AGENTS, JOINT VENTURES, EMPLOYEES AND OUR SUPPLIERS SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. PayPal does not have any control over the products or services that are paid for with the PayPal Services and PayPal cannot ensure that a buyer or a Seller you are dealing with will actually complete the transaction or is authorized to do so. PayPal does not guarantee continuous, uninterrupted or secure access to any part of the PayPal Services, and operation of our site may be interfered with by numerous factors outside of our control. PayPal will make reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, credit cards, and check issuances are processed in a timely manner but PayPal makes no representations or warranties regarding the amount of time needed to complete processing because the PayPal Services are dependent upon many factors outside of our control, such as delays in the banking system or mail service. Some jurisdictions do not allow the disclaimer of implied warranties, so the foregoing disclaimers may not apply to you. This paragraph gives you specific legal rights and you may also have other legal rights that vary from country to country.

13.4 Indemnification. You agree to defend, indemnify and hold PayPal, its parent, subsidiaries and affiliates, eBay, and our officers, directors, agents, joint ventures, employees and suppliers harmless from any claim, demand (including attorneys' fees), fine, or other liability incurred by any third party due to or arising out of your breach of this Agreement and/or your use of the PayPal Services.

13.5 License Grant. If you are using PayPal software such as an API, developer's toolkit or other software application that you have downloaded to your computer, device, or other platform, then PayPal grants you a revocable, non-exclusive, non-transferable license to use PayPal's software in accordance with the documentation. This license grant includes the software and all updates, upgrades, new versions and replacement software. You may not rent, lease or otherwise transfer your rights in the software to a third party. You must comply with the implementation and use requirements contained in all PayPal documentation accompanying the PayPal Services. If you do not comply with PayPal's implementation and use requirements you will be liable for all resulting damages suffered by you, PayPal and third parties. You agree not to alter, reproduce, adapt, distribute, display, publish, reverse engineer, translate, disassemble, decompile or otherwise attempt to create any source code which is derived from the software. You acknowledge that all rights, title and interest to PayPal's software are owned by PayPal. Any third party software application you use on the PayPal website is subject to the license you agreed to with the third party that provides you with this software. PayPal does not own, control nor have any responsibility or liability for any third party software application you elect to use on the PayPal website and/or in connection with the PayPal Services. If you are using the PayPal Services on the PayPal website, or other website or platform hosted by PayPal, or a third party, and are not downloading PayPal's software or using third party software applications on the PayPal website, then this section does not apply to your use of the hosted PayPal Services.

13.6 Intellectual Property. "PayPal.com," "PayPal", "PayPal.com.br", "PayPal.com.cn", "PayPal.com.c2", "PayPal.com.hk", "PayPal.co.il", "PayPal.co.jp", "PayPal.com.mx", "PayPal.com.tr", "PayPal.com.sg" and all other URLs, logos and trademarks related to the PayPal Services are either trademarks or registered trademarks of PayPal or its licensors. You may not copy, imitate or use them without PayPal's prior written consent. In addition, all page headers, custom graphics, button icons, and scripts are service marks, trademarks, and/or trade dress of PayPal. You may not copy, imitate, or use them without our prior written consent. You may use HTML logos provided by PayPal through our merchant services, auction tools features or affiliate programs without prior written consent for the purpose of directing web traffic to the PayPal Services. You may not alter, modify or change these HTML logos in any way, use them in a manner that is disparaging to PayPal or the PayPal Services or display them in any manner that implies PayPal's sponsorship or endorsement. All right, title and interest in and to the PayPal website, any content thereon, the PayPal Services, the technology related to the PayPal Services, and any and all technology and any content created or derived from any of the foregoing is the exclusive property of PayPal and its licensors.

13.7 Calls to You; Mobile Telephone Numbers. By providing PayPal a telephone number (including a mobile telephone number), you consent to receiving calls, including autodialed and prerecorded messages from PayPal at that number. If we determine that a telephone number you have provided to us is a mobile telephone number, we may categorize it as such in our systems and in your Account Profile, and you consent to receive text messages from us about your use of the PayPal Services at that number.

13.8 Marketing. If you receive Information about another User through the PayPal Services, you must keep the Information confidential and only use it in connection with the PayPal Services. You may not disclose or distribute a User's Information to a third party or use the Information for marketing purposes unless you receive the User's express consent to do so.

13.9 Password Security. You are responsible for maintaining adequate security and control of any and all IDs, passwords, personal identification numbers (PINs), or any other codes that you use to access the PayPal Services.

13.10 Taxes. It is your responsibility to determine what, if any, taxes apply to the payments you make or receive, and it is your responsibility to collect, report and remit the correct tax to the appropriate tax authority. PayPal is not responsible for determining whether taxes apply to your transaction, or for collecting, reporting or remitting any taxes arising from any transaction. Please be advised that you may be subject to withholding taxes or other tax liabilities with respect to importing services from a foreign entity. In addition, you may be subject to VAT, sales tax, income tax, or other tax liabilities as a seller of goods or services. It is your responsibility to check with your local tax advisor to determine which taxes apply to you, and it is your responsibility to pay such taxes to the appropriate tax authority. All Fees related to the PayPal Services are made free and clear of, and without any deduction or withholding for and on account of, any taxes, duties or other deductions. Any such deduction or withholding, if required by the laws of any country are your sole responsibility.

13.11 Complete Agreement and Survival. This Agreement, along with any applicable Policies on the [Legal Agreements](#) page on the PayPal website, sets forth the entire understanding between you and PayPal with respect to the PayPal Services. Sections 6 (Closing Your Account), 11 (Your Liability – Actions We May Take), 12 (Disputes with PayPal), 13 (General Terms), 14 (Definitions), and Exhibit A (Fees) as well as any other terms which by their nature should survive, will survive the termination of this Agreement. If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced.

13.12 Assignment. You may not transfer or assign any rights or obligations you have under this Agreement without PayPal's prior written consent. PayPal reserves the right to transfer or assign this Agreement or any right or obligation under this Agreement at any time.

13.13 Translated Agreement. Any translation of this Agreement is provided solely for your convenience and is not intended to modify the terms of this Agreement. In the event of a conflict between the English version of this Agreement and a version in a language other than English, the English version shall apply.

13.14 No Waiver. Our failure to act with respect to a breach by you or others does not waive our right to act with respect to subsequent or similar breaches.

13.15 Assumption of Rights. If PayPal pays out a Claim, Reversal or Chargeback that you file against a recipient of your payment, you agree that PayPal assumes your rights against the recipient and third parties related to the payment, and may pursue those rights directly or on your behalf, in PayPal's discretion.

14. Definitions.

"Account" means a Personal, Premier or Business PayPal account.

"Account Profile" means the location on our website where you can, after logging in, view and manage your profile, including your personal information, Payment Method details, Preapproved Payments authorizations, your selling tools, and your Account settings including your notification preferences and API Access permissions.

"Add Funds" or "Top Up" means your ability to transfer money from your bank account to your PayPal Account.

"Authorize" or "Authorization" means a buyer's express authorization to a Merchant to collect a payment from the buyer's PayPal Account.

"Automatic Transfer" means a withdrawal of your Account balance that is initiated by PayPal. If your Account is registered in one of the Automatic Transfer Countries, then your balance will be regularly withdrawn to your linked financial instrument pursuant to these [terms and conditions](#).

"Automatic Transfer Countries" means Albania, Algeria, Antigua and Barbuda, Bahrain, Barbados, Belize, Bosnia and Herzegovina, Botswana, Croatia, Dominica, Fiji, French Polynesia, Grenada, Honduras, Jordan, Lesotho, Malawi, Morocco, Mozambique, New Caledonia, Oman, Palau, Saint Kitts and Nevis, Saint Lucia, Saudi Arabia, Seychelles, The Bahamas, Trinidad and Tobago, Turks and Caicos.

"Business Account" means an Account used primarily for business purposes and not for personal, family, or household purposes.

"Business Days" means Monday through Friday, excluding the official national holidays recognized in Singapore.

"Chargeback" means a request that a buyer files directly with his or her debit or credit card company or debit or credit card issuing bank to invalidate a payment.

"Claim" means a challenge to a payment that a User files directly with PayPal in the [Online Resolution Center](#) pursuant to Section 7 of this Agreement.

"Commercial Entity Agreement" means the agreement that commercial entities are required to enter into directly with PayPal's payment processor(s).

"Commercial Payment" means as defined in Exhibit A (Fees) below.

"Communications" means any Account or transaction information that PayPal provides to you, including:

any Policies you agree to, including updates to these Policies; annual disclosure; transaction receipts or confirmations; Account statements and history; and tax statements we are required to make available to you.

"Customer Service" is PayPal's customer support which can be accessed online through the [PayPal Help Center](#) at any time, or by calling (402) 935-2050 (in the U.S.) from 6 AM to midnight U.S. Central Time.

"Days" means calendar days.

"Default Payment Methods" means the order in which PayPal uses your Payment Methods to fund a transaction if you do not select a Preferred Payment Method.

"Digital Goods" means goods that are delivered and used in an electronic format.

"Dispute" means a dispute filed by a User directly with PayPal in the [Online Resolution Center](#) pursuant to Section 7 of this Agreement.

"eBay" means eBay Group Inc.

"eBay Gift Card" means an eBay branded physical gift card.

"eCheck" means a payment funded using a sender's bank account that is held pending and not received by the recipient until it clears. When you send money using eCheck it will usually be held pending for 3-4 Business Days. The amount of time that it is held pending will increase if the payment is sent from a bank account outside the U.S.

"Error" means a processing error made by PayPal or its suppliers in which your Account is mistakenly debited or credited.

"Fees" means those amounts stated in Exhibit A (Fees) of this Agreement.

"Information" means any Account information that you provide to us, including but not limited to personal information, financial information, or other information related to you or your business.

"Instant Transfer" means a payment funded using the sender's bank account in which PayPal credits the recipient instantly.

"Item Not Received" means a challenge to a payment from a User claiming that the item purchased was not received.

"Mass Payments" means the ability to send multiple payments at the same time.

"Merchant" and **"Seller"** are used interchangeably and mean a User who is selling goods and/or services and using the PayPal Services to receive payments.

"Micropayments for Digital Goods" means the PayPal Service offered to certain qualifying Merchants who sell Digital Goods that, among other things, offers micropayments pricing and integrated website tools.

"No Log-In Payment" means a PayPal payment that is made without the sender having to log into his/her Account.

"Payment Method" means the payment method used to fund a transaction. The following payment methods may be used to fund a transaction (subject to availability): balance, Instant Transfer, eCheck, credit card, debit card, eBay Gift Card and Redemption Codes.

"PayPal," "we," "us" or "our" means PayPal, Pte. Ltd.

"PayPal Direct Payment" means a payment that is made directly the buyer's credit or debit card and not through a PayPal Account, such as payments made through Website Payments Pro.

"PayPal Mobile" means a PayPal Service that allows you to send and receive payments through your mobile phone.

"PayPal Seller Protection" means the protection program PayPal offers eBay Sellers as described in Section 9 (Protection for eBay Sellers).

"PayPal Services" means all our products and services and any other features, technologies and/or functionalities offered by us on our website or through any other means.

"Personal Payment" means a payment to a friend or a family member for goods and/or services such as your share of the rent or a dinner bill. Personal Payments may not be used for sending gifts. Personal Payments are not available in most countries.

"Policy" or "Policies" means any Policy or other agreement between you and PayPal that you entered into on the PayPal website, or in connection with your use of the PayPal Services.

"Preapproved Payment" means a payment in which the recipient is provided advance Authorization to debit the sender's Account directly on a one-time, regular, or sporadic basis in accordance with the recipient's agreement with the sender. Preapproved Payments are sometimes called "subscriptions", "automatic payments", "automatic billing" or "recurring payments."

"Preferred Payment Method" means a Payment Method that you select to fund a payment instead of using the Default Payment Methods.

"Premier Account" means an Account used for business purposes or for personal, family, or household purposes.

"Redemption Code" means the sequence of letters, numbers, and/or symbols placed on gift certificates, promotional coupons or other promotional offers and used to obtain a benefit.

"Reserve" means a percentage of the funds received into your Account that we hold in order to protect against the risk of Reversals, Chargebacks, Claims or any other liability related to your Account and/or use of the PayPal Services.

"Restricted Activities" means those activities described in Section 10 of this Agreement.

"Reversal" means PayPal reverses a payment you received because (a) it is invalidated by the sender's bank, (b) it was sent to you in Error by PayPal, its parent, subsidiaries, affiliates, eBay or any direct or indirect

PayPal subsidiary, (c) the sender of the payment did not have authorization to send the payment (for example: the sender used a stolen credit card), (d) you received the payment for activities that violated this Agreement, the PayPal Acceptable Use Policy, or any other Policy, or (e) PayPal decided a Claim against you.

"Seller" – see "Merchant" definition.

"Significantly Not as Described" has the definition provided in Section 7.1 of this Agreement.

"Substantial Change" means a change to the terms of this Agreement that reduces your rights or increases your responsibilities.

"Top Up" – see "Add Funds" definition.

"Transaction Details Page" means the page on the PayPal website titled "Transaction Details" that displays information about the transaction. This page is accessible from the "Details" link on the "Overview" and "History" subtabs of the "My Account" tab on the PayPal website.

"Verified Account" means an Account status that reflects that PayPal has verified that an Account holder has legal control of one or more of his or her Payment Methods. A Verified Account status does not constitute an endorsement of a User or a guarantee of a User's business practices.

"Virtual Terminal Payment" means a payment processed by PayPal through the Virtual Terminal flows that is funded directly by a credit or debit card and not through an Account. "User" means any person or entity using the PayPal Services including you.

"Unauthorized Transaction" means as defined in Section 8.1 of this Agreement.

Exhibit A – Fees.

1. **Overview.** PayPal charges the following Fees:

- a. **Commercial Payments Fee.**
- b. **Additional Fees:**
 - Currency Conversion Fee;
 - Withdrawing your Balance Fee;
 - Chargeback Fee;
 - Credit Card and Debit Card Confirmation Fee; and
 - Records Request Fee.
- c. **Fees for other pricing categories:**
 - Micropayments Fee;
 - Micropayment for Digital Goods Fee;
 - Mass Payments Fee;
 - Personal Payments Fee; and
 - Installments Processing Fee in Mexico;

For additional information about the Fees applicable to you view your country's [Fees page](#).

2. **Commercial Payments Fee.**

A Commercial Payment includes the following:

- A payment for the sale of goods or services;
- A payment received after the Seller has used the "Request Payment" tab on the PayPal website; or
- A payment that is sent to, or received by, a business or other commercial or non-profit entity.

Activity	Country	Commercial Payments Fee												
Receiving Commercial Payments	All countries except as listed below	<table border="1"> <tr> <td><u>Domestic payments:</u></td> <td><u>Standard Rate:</u></td> <td>3.4% + Fixed Fee</td> </tr> <tr> <td></td> <td><u>Merchant Rate*:</u></td> <td>From 2.4% to 3.4% + Fixed Fee</td> </tr> <tr> <td><u>International payments:</u></td> <td><u>Standard Rate:</u></td> <td>3.9% + Fixed Fee</td> </tr> <tr> <td></td> <td><u>Merchant Rate**:</u></td> <td>From 2.9% to 3.9% + Fixed Fee</td> </tr> </table>	<u>Domestic payments:</u>	<u>Standard Rate:</u>	3.4% + Fixed Fee		<u>Merchant Rate*:</u>	From 2.4% to 3.4% + Fixed Fee	<u>International payments:</u>	<u>Standard Rate:</u>	3.9% + Fixed Fee		<u>Merchant Rate**:</u>	From 2.9% to 3.9% + Fixed Fee
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Swedish Krona:	3.25 SEK
Swiss Franc:	0.55 CHF
New Taiwan Dollar:	\$10.00 TWD
Thai Baht:	11.00 THB
Turkish Lira:	0.45 TRY
U.K. Pounds Sterling:	£0.20 GBP
U.S. Dollar:	\$0.30 USD

*To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good standing. To view Merchant Rate criteria, click [here](#). To apply for Merchant Rate, click [here](#).

Receiving International Commercial Payments in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey.

The Fee depends on the buyer's country.

Activity	Seller's Country	Buyer's Country	Fee		
Receiving Commercial Payments	Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey	Northern Europe*	<u>Standard Rate:</u> 3.8% + Fixed Fee		
			<u>Merchant Rate</u> [^] : From 2.8% to 3.8% + Fixed Fee		
		U.S, Canada, Europe I**:	<u>Standard Rate:</u> 3.9%+ Fixed Fee		
			<u>Merchant Rate</u> [^] : From 2.9% to 3.9% + Fixed Fee		
		Europe II***:	<u>Standard Rate:</u> 4.4% + Fixed Fee		
			<u>Merchant Rate</u> [^] : From 3.4% to 4.4% + Fixed Fee		
		All other countries:	<u>Standard Rate:</u> 4.9% + Fixed Fee		
			<u>Merchant Rate</u> [^] : From 3.9% to 4.9% + Fixed Fee		
		Fixed Fee	See in table above		

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte) , Germany, Gibraltar, Greece, Ireland, Italy , Luxembourg, Malta, Monaco[^], Netherlands, Portugal, Montenegro[^], San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary,

Latvia, Liechtenstein, Lithuania, Macedonia[^], Moldova[^], Poland, Romania, Russia, Serbia[^], Switzerland, Turkey, Ukraine.

[^] **Merchant Rate:** To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good standing. To view Merchant Rate criteria click [here](#). To apply for Merchant Rate click [here](#).

[^] Buyers in these countries cannot open a PayPal account but can make purchases using their credit cards on certain merchants' websites.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or European Economic Area will be treated as Domestic Personal Transaction payments for the purpose of applying Fees.

3. Additional Fees.

Activity	Additional Fees																																																						
Currency Conversion	<table border="1"> <thead> <tr> <th>Country:</th> <th>Fee:</th> </tr> </thead> <tbody> <tr> <td>All countries except as listed below.</td> <td>2.5% (added to the exchange rate)</td> </tr> <tr> <td>Argentina, Aruba, Bahamas, Barbados, Bermuda, Cayman Islands, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Jamaica, Kenya, Kuwait, Panama, Peru, Qatar, Saudi Arabia, Trinidad & Tobago, United Arab Emirates, Uruguay, Venezuela.</td> <td>3.5% (added to the exchange rate)</td> </tr> <tr> <td>Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey, Ukraine.</td> <td> <p>Currency Conversion that occurs when sending a Personal or a Commercial Payment:</p> <p>The Fee depends on the currency into which the amount is converted, as listed in the table below and is added to the exchange rate.</p> <table border="1"> <thead> <tr> <th>Currency:</th> <th>Fee :</th> </tr> </thead> <tbody> <tr><td>Australian Dollar:</td><td>4.0%</td></tr> <tr><td>Brazilian Real:</td><td>4.0%</td></tr> <tr><td>Canadian Dollar:</td><td>3.0%</td></tr> <tr><td>Czech Koruna:</td><td>3.5%</td></tr> <tr><td>Danish Kroner:</td><td>3.5%</td></tr> <tr><td>Euro:</td><td>3.5%</td></tr> <tr><td>Hong Kong Dollar:</td><td>4.0%</td></tr> <tr><td>Hungarian Forint:</td><td>3.5%</td></tr> <tr><td>Israeli New Shekel:</td><td>4.0%</td></tr> <tr><td>Japanese Yen:</td><td>4.0%</td></tr> <tr><td>Malaysian Ringgit:</td><td>4.0%</td></tr> <tr><td>Mexican Peso:</td><td>4.0%</td></tr> <tr><td>New Zealand Dollar:</td><td>4.0%</td></tr> <tr><td>Norwegian Krone:</td><td>3.5%</td></tr> <tr><td>Philippine Peso:</td><td>4.0%</td></tr> <tr><td>Polish Zloty:</td><td>3.5%</td></tr> <tr><td>Singapore Dollar:</td><td>4.0%</td></tr> <tr><td>Swedish Krona:</td><td>3.5%</td></tr> <tr><td>Swiss Franc:</td><td>3.5%</td></tr> <tr><td>New Taiwan Dollar:</td><td>4.0%</td></tr> <tr><td>Thai Baht:</td><td>4.0%</td></tr> <tr><td>Turkish Lira:</td><td>3.5%</td></tr> </tbody> </table> </td> </tr> </tbody> </table>	Country:	Fee:	All countries except as listed below.	2.5% (added to the exchange rate)	Argentina, Aruba, Bahamas, Barbados, Bermuda, Cayman Islands, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Jamaica, Kenya, Kuwait, Panama, Peru, Qatar, Saudi Arabia, Trinidad & Tobago, United Arab Emirates, Uruguay, Venezuela.	3.5% (added to the exchange rate)	Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey, Ukraine.	<p>Currency Conversion that occurs when sending a Personal or a Commercial Payment:</p> <p>The Fee depends on the currency into which the amount is converted, as listed in the table below and is added to the exchange rate.</p> <table border="1"> <thead> <tr> <th>Currency:</th> <th>Fee :</th> </tr> </thead> <tbody> <tr><td>Australian Dollar:</td><td>4.0%</td></tr> <tr><td>Brazilian Real:</td><td>4.0%</td></tr> <tr><td>Canadian Dollar:</td><td>3.0%</td></tr> <tr><td>Czech Koruna:</td><td>3.5%</td></tr> <tr><td>Danish Kroner:</td><td>3.5%</td></tr> <tr><td>Euro:</td><td>3.5%</td></tr> <tr><td>Hong Kong Dollar:</td><td>4.0%</td></tr> <tr><td>Hungarian Forint:</td><td>3.5%</td></tr> <tr><td>Israeli New Shekel:</td><td>4.0%</td></tr> <tr><td>Japanese Yen:</td><td>4.0%</td></tr> <tr><td>Malaysian Ringgit:</td><td>4.0%</td></tr> <tr><td>Mexican Peso:</td><td>4.0%</td></tr> <tr><td>New Zealand Dollar:</td><td>4.0%</td></tr> <tr><td>Norwegian Krone:</td><td>3.5%</td></tr> <tr><td>Philippine Peso:</td><td>4.0%</td></tr> <tr><td>Polish Zloty:</td><td>3.5%</td></tr> <tr><td>Singapore Dollar:</td><td>4.0%</td></tr> <tr><td>Swedish Krona:</td><td>3.5%</td></tr> <tr><td>Swiss Franc:</td><td>3.5%</td></tr> <tr><td>New Taiwan Dollar:</td><td>4.0%</td></tr> <tr><td>Thai Baht:</td><td>4.0%</td></tr> <tr><td>Turkish Lira:</td><td>3.5%</td></tr> </tbody> </table>	Currency:	Fee :	Australian Dollar:	4.0%	Brazilian Real:	4.0%	Canadian Dollar:	3.0%	Czech Koruna:	3.5%	Danish Kroner:	3.5%	Euro:	3.5%	Hong Kong Dollar:	4.0%	Hungarian Forint:	3.5%	Israeli New Shekel:	4.0%	Japanese Yen:	4.0%	Malaysian Ringgit:	4.0%	Mexican Peso:	4.0%	New Zealand Dollar:	4.0%	Norwegian Krone:	3.5%	Philippine Peso:	4.0%	Polish Zloty:	3.5%	Singapore Dollar:	4.0%	Swedish Krona:	3.5%	Swiss Franc:	3.5%	New Taiwan Dollar:	4.0%	Thai Baht:	4.0%	Turkish Lira:	3.5%
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U.K. Pounds Sterling:	3.5%
U.S. Dollar:	3.0%

Currency conversion that occurs when receiving payments, withdrawing funds, adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies;

2.5% added to the exchange rate

When a currency conversion is required, PayPal engages a licensed bank to perform the currency conversion. The exchange rate is determined by the bank and disclosed to you at the time of a transaction. PayPal adds this Fee to the exchange rate.

Withdrawing your Balance

Withdrawal Method: (withdrawal methods availability vary by country)	Fee:
Withdrawals you make to your U.S. bank account.	Free
Automatic transfers we make to your credit card or U.S. bank account.	Free
Withdrawals you make to your local bank account. Withdrawals you make to your credit card. Withdrawal via a physical check sent to you. Return Fee if the withdrawal information you provided is incorrect or incomplete.	Fee varies by country. See Fee Page and select the appropriate country to view Fees.

Chargebacks

Currency:	Fee :
Australian Dollar:	\$15.00 AUD
Brazilian Real:	R\$20.00 BRL
Canadian Dollar:	\$15.00 CAD
Czech Koruna:	250.00 CZK
Danish Kroner:	60.00 DKK
Euro:	€11.25 EUR
Hong Kong Dollar:	\$75.00 HKD
Hungarian Forint:	2000.00 HUF
Israeli New Shekel:	40.00 ILS
Japanese Yen:	¥1300.00 JPY
Malaysian Ringgit:	40.00 MYR
Mexican Peso:	110.00 MXN
New Zealand Dollar:	\$15.00 NZD
Norwegian Krone:	65.00 NOK
Philippine Peso:	500.00 PHP
Polish Zloty:	30.00 PLN
Singapore Dollar:	\$15.00 SGD
Swedish Krona:	80.00 SEK
Swiss Franc:	10.00 CH
New Taiwan Dollar:	\$330.00 TWD

	Thai Baht:	360.00 THB
	Turkish Lira:	15.00 TRY
	U.K. Pounds Sterling:	£7.00 GBP
	U.S. Dollar:	\$10.00 USD
	The Chargeback Fee is charged at the time a Chargeback is applied to your Account for a payment you receive. If you are eligible for PayPal Seller Protection for that payment, the Fee is waived. The Fee is based on the currency received.	
Credit Card and Debit Card Confirmation	Currency:	Fee:
	Australian Dollar:	\$2.00 AUD
	Brazilian Real:	R 4.00 BRL
	Canadian Dollar:	\$2.45 CAD
	Czech Koruna:	50.00 CZK
	Danish Kroner:	12.50 DKK
	Euro:	€1.50 EUR
	Hong Kong Dollar:	\$15.00 HKD
	Hungarian Forint:	400.00 HUF
	Israeli New Shekel:	8.00 ILS
	Japanese Yen:	¥200.00 JPY
	Malaysian Ringgit:	10.00 MYR
	Mexican Peso:	20.00 MXN
	New Zealand Dollar:	\$3.00 NZD
	Norwegian Krone:	15.00 NOK
	Philippine Peso:	100.00 PHP
	Polish Zloty:	6.50 PLN
	Singapore Dollar:	\$3.00 SGD
	Swedish Krona:	15.00 SEK
	Swiss Franc:	3.00 CHF
	New Taiwan Dollar:	\$70.00 TWD
Thai Baht:	70.00 THB	
Turkish Lira:	3.00 TRY	
U.K. Pounds Sterling:	£1.00 GBP	
U.S. Dollar:	\$1.95 USD	
	In some instances, PayPal may require you to verify control of your credit card or debit card. In order to do so, PayPal makes a charge to your credit card or debit card and then requires you to verify the code associated with the charge. This amount will be refunded when you successfully complete the credit card or debit card verification process.	
Records Requests Fee	\$10.00 SGD (per item), or other currency equivalent. We will not charge you for records requested in connection with your good-faith assertion of an error in your Account.	

4. Fees for Other Pricing Categories

- a. **Micropayments Pricing.** PayPal offers two micropayments pricing programs: (i) Micropayments Fees; and (ii) Micropayments for Digital Goods Fees.

(i) **Micropayments Fees.** If you have signed up for Micropayments Fees, then the following Fees apply to all the Commercial Payments you receive. If you have both a Micropayments Fees enabled Account and a standard pricing Account, it is your responsibility to correctly route your payments to the appropriate Account, and once a transaction is processed through the Account you selected, you may not request that the transaction be processed through a different Account.

Activity	Country	Micropayments Fee																																																		
Receiving Commercial Payments	All countries (where Micropayments Fees are available)	<table border="1"> <tr> <td colspan="2">Domestic payments: 5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2">International payments: 6%+ Micropayments Fixed Fee</td> </tr> </table>	Domestic payments: 5% + Micropayments Fixed Fee		International payments: 6%+ Micropayments Fixed Fee																																															
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(ii) Micropayments for Digital Goods Fees. If you apply and qualify for Micropayments for Digital Goods, then for each transaction involving only Digital Goods, you agree to pay either (i) the Commercial Payment Fees described in Section 2 above or (ii) the Micropayments for Digital Goods Fees, whichever rate results in a lower amount being charged to you for the transaction.

Activity	Country	Micropayments for Digital Goods Fee																						
Receiving Micropayments for Digital Goods	All countries (where Micropayments for Digital Goods are available) except as listed below	<table border="1"> <tr> <td colspan="2"><u>Domestic payments:</u> 5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2"><u>International payments:</u> 5.5% + Micropayments Fixed Fee</td> </tr> </table>	<u>Domestic payments:</u> 5% + Micropayments Fixed Fee		<u>International payments:</u> 5.5% + Micropayments Fixed Fee																			
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Philippine Peso:	2.50 HP
Polish Zloty:	0.23 PLN
Singapore Dollar:	\$0.08 SGD
Swedish Krona:	0.54 SEK
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New Taiwan Dollar:	2.00 TWD
Thai Baht:	1.80 THB
Turkish Lira:	0.08 TRY
U.K. Pounds Sterling:	£0.05 GBP
U.S. Dollar:	\$0.05 USD

* Northern Europe: Denmark, Faroe Islands, Finland (including Åland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Monaco[^], Netherlands, Portugal, Montenegro[^], San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Macedonia[^], Moldova[^], Poland, Romania, Russia, Serbia[^], Switzerland, Turkey, Ukraine.

[^] **Merchant Rate:** To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good standing. To view Merchant Rate criteria, click [here](#). To apply for Merchant Rate, click [here](#).

[^] Buyers in these countries cannot open a PayPal account but can make purchases using their credit cards on certain merchants' websites.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or European Economic Area will be treated as Domestic Personal Transaction payments for the purpose of applying Fees.

b. **Mass Payments Fee.**

Activity	Country	Mass Payments Fee				
Sending Mass Payments	All countries except as listed below	<table border="1"> <tr> <td><u>Domestic payments:</u></td> <td>2% of the payment up to a</td> </tr> <tr> <td><u>International payments:</u></td> <td>Maximum Mass Payment Fee* per recipient as listed below.</td> </tr> </table>	<u>Domestic payments:</u>	2% of the payment up to a	<u>International payments:</u>	Maximum Mass Payment Fee* per recipient as listed below.
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	Hong Kong, China, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand	<table border="1"> <tr> <td><u>Domestic payments (if available):</u></td> <td>2% of the payment up to a Maximum Mass Payment Fee* per recipient as listed below.</td> </tr> <tr> <td><u>International payments:</u></td> <td>2% of the payment up to a Maximum Mass Payment Fee* per recipient as listed below****.</td> </tr> </table>	<u>Domestic payments (if available):</u>	2% of the payment up to a Maximum Mass Payment Fee* per recipient as listed below.	<u>International payments:</u>	2% of the payment up to a Maximum Mass Payment Fee* per recipient as listed below****.																														
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Singapore Dollar:	\$1.60 SGD
Swedish Krona:	9.00 SEK
Swiss Franc:	1.30 CHF
Turkish Lira:	1.50 TRY
U.K. Pounds Sterling:	£0.65 GBP
U.S. Dollar:	\$1.00 USD

Maximum Mass Payment Fee for domestic payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey, Ukraine**

Currency:	Maximum Fee per recipient:
Australian Dollar:	\$8 AUD
Brazilian Real:	R \$12 BRL
Canadian Dollar:	\$7 CAD
Czech Koruna:	140 CZK
Danish Krone:	42 DKK
Euro:	€6 EUR
Hong Kong Dollar:	\$55 HKD
Hungarian Forint:	1540 HUF
Israeli Shekel:	25 ILS
Japanese Yen:	¥600 JPY
Malaysian Ringgit:	25 MYR
Mexican Peso:	85 MXN
New Zealand Dollar:	\$10 NZD
Norwegian Krone:	45 NOK
Philippine Peso:	320 PHP
Polish Zlotych:	23 PLN
Singapore Dollar:	\$10 SGD
Swedish Krona:	50 SEK
Swiss Franc:	8 CHF
Taiwan New Dollar:	\$220 TWD
Thai Baht:	230 THB
Turkish Lira:	12 TRY
U.K. Pounds Sterling:	£5 GBP

U.S. Dollar: | \$7 USD

Maximum Mass Payment Fee for international payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey, Ukraine***

<u>Currency:</u>	<u>Maximum Fee per recipient:</u>
Australian Dollar:	\$50 AUD
Brazilian Real:	R \$75 BRL
Canadian Dollar:	\$45 CAD
Czech Koruna:	850 CZK
Danish Krone:	250 DKK
Euro:	€35 EUR
Hong Kong Dollar:	\$330 HKD
Hungarian Forint:	9250 HUF
Israeli Shekel:	160 ILS
Japanese Yen:	¥4000 JPY
Malaysian Ringgit:	150 MYR
Mexican Peso:	540 MXN
New Zealand Dollar:	\$60 NZD
Norwegian Krone:	270 NOK
Philippine Peso:	1900 PHP
Polish Zlotych:	140 PLN
Singapore Dollar:	\$60 SGD
Swedish Krona:	320 SEK
Swiss Franc:	50 CHF
Taiwan New Dollar:	\$1350 TWD
Thai Baht:	1400 THB
Turkish Lira:	80 TRY
U.K. Pounds Sterling:	\$30 GBP
U.S. Dollar:	\$45 USD

Maximum Mass Payment Fee for International Payments from: Hong Kong, China, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand****

<u>Currency:</u>	<u>Maximum Fee Per Recipient:</u>

Australian Dollar:	\$60 AUD
Brazilian Real:	R\$100 BRL
Canadian Dollar:	\$60 CAD
Czech Koruna:	1000 CZK
Danish Kroner:	300 DKK
Euro:	€40 EUR
Hong Kong Dollar:	\$400 HKD
Hungarian Forint:	15,000 HUF
Israeli Shekel:	200 ILS
Japanese Yen:	¥5,000 JPY
Malaysian Ringgit:	200 MYR
Mexican Peso:	750 MXN
New Zealand Dollar:	\$75 NZD
Norwegian Krone:	300 NOK
Philippine Peso:	2,500 PHP
Polish Zloty:	150 PLN
Singapore Dollar:	\$80 SGD
Swedish Krona:	400 SEK
Swiss Franc:	50 CHF
New Taiwan Dollar:	\$2,000 TWD
Thai Baht:	2,000 THB
Turkish Lira:	75.00 TRY
U.K. Pounds Sterling:	£35 GBP
U.S. Dollar:	\$50 USD

c. Personal Payments Fee.

1. Personal Payments are payments to friends or family members for goods and/or services such as your share of the rent or a dinner bill.
2. Personal Payments are limited in availability and are not available in most countries.
3. If you use your credit card as the Payment Method for a Personal Payment, you may be charged a cash-advance fee by your credit card company.
4. The Fee may be paid by either the sender or the recipient of the Personal Payment. In most instances, the sender will determine who pays the Fee.

	Personal Payments Fee when Payment Method is	Personal Payments Fee when another Payment Method is used to
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Activity	Country of Recipient	exclusively Balance or Bank	fully or partially fund the payment, including a credit or debit card																																																		
Sending or Receiving Domestic Payments	Where available	Free	3.4% + Fixed Fee																																																		
Sending or Receiving International Payments	Australia	1%	3.4% + Fixed Fee																																																		
	Brazil	1%	7.4% + Fixed Fee																																																		
	Counties in Europe	See table below.																																																			
	Japan	0.3%	3.9% + Fixed Fee																																																		
	U.S., Canada and Poland	1%	3.9% + Fixed Fee																																																		
	Elsewhere	0.5%	3.9% + Fixed Fee																																																		
Fixed Fee	<table border="1"> <thead> <tr> <th>Currency:</th> <th>Fee:</th> </tr> </thead> <tbody> <tr><td>Australian Dollar:</td><td>\$0.30 AUD</td></tr> <tr><td>Brazilian Real:</td><td>R\$0.60 BRL</td></tr> <tr><td>Canadian Dollar:</td><td>\$0.30 CAD</td></tr> <tr><td>Czech Koruna:</td><td>10.00 CZK</td></tr> <tr><td>Danish Kroner:</td><td>2.60 DKK</td></tr> <tr><td>Euro:</td><td>€0.35 EUR</td></tr> <tr><td>Hong Kong Dollar:</td><td>\$2.35 HKD</td></tr> <tr><td>Hungarian Forint:</td><td>90.00 HUF</td></tr> <tr><td>Israeli New Shekel:</td><td>1.20 ILS</td></tr> <tr><td>Japanese Yen:</td><td>¥40.00 JPY</td></tr> <tr><td>Malaysian Ringgit:</td><td>2.00 MYR</td></tr> <tr><td>Mexican Peso:</td><td>4.00 MXN</td></tr> <tr><td>New Zealand Dollar:</td><td>\$0.45 NZD</td></tr> <tr><td>Norwegian Krone:</td><td>2.80 NOK</td></tr> <tr><td>Philippine Peso:</td><td>15.00 PHP</td></tr> <tr><td>Polish Zloty:</td><td>1.35 PLN</td></tr> <tr><td>Singapore Dollar:</td><td>\$0.50 SGD</td></tr> <tr><td>Swedish Krona:</td><td>3.25 SEK</td></tr> <tr><td>Swiss Franc:</td><td>0.55 CHF</td></tr> <tr><td>New Taiwan Dollar:</td><td>\$10.00 TWD</td></tr> <tr><td>Thai Baht:</td><td>11.00 THB</td></tr> <tr><td>Turkish Lira:</td><td>0.45 TRY</td></tr> <tr><td>U.K. Pounds Sterling:</td><td>£0.20 GBP</td></tr> <tr><td>U.S. Dollar:</td><td>\$0.30 USD</td></tr> </tbody> </table>			Currency:	Fee:	Australian Dollar:	\$0.30 AUD	Brazilian Real:	R\$0.60 BRL	Canadian Dollar:	\$0.30 CAD	Czech Koruna:	10.00 CZK	Danish Kroner:	2.60 DKK	Euro:	€0.35 EUR	Hong Kong Dollar:	\$2.35 HKD	Hungarian Forint:	90.00 HUF	Israeli New Shekel:	1.20 ILS	Japanese Yen:	¥40.00 JPY	Malaysian Ringgit:	2.00 MYR	Mexican Peso:	4.00 MXN	New Zealand Dollar:	\$0.45 NZD	Norwegian Krone:	2.80 NOK	Philippine Peso:	15.00 PHP	Polish Zloty:	1.35 PLN	Singapore Dollar:	\$0.50 SGD	Swedish Krona:	3.25 SEK	Swiss Franc:	0.55 CHF	New Taiwan Dollar:	\$10.00 TWD	Thai Baht:	11.00 THB	Turkish Lira:	0.45 TRY	U.K. Pounds Sterling:	£0.20 GBP	U.S. Dollar:	\$0.30 USD
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International Personal Payments to European Countries

To determine the fee for an international Personal Payment sent to a user in a European country please follow these steps:

1. Locate the recipient's country in the table below (in the first column from left).
2. Determine the region of the sender's country (second column).
3. Find the applicable fee based on the payment method used (third and fourth columns).

			Fee when Funding

Recipient's Country	Sender's Country	Funding Source is: entirely funded by PayPal balance or bank account	Source is: entirely or partially funded by debit card or credit card
Albania, Andorra, Austria, Bosnia and Herzegovina, Bulgaria, Switzerland, Cyprus, Czech Republic, Denmark, Estonia, Spain, Finland (including Aland Islands), U.K. (including Channel Islands and Isle of Man), Gibraltar, Greece, Croatia, Hungary, Ireland, Iceland, Liechtenstein, Lithuania, Luxembourg, Latvia, Malta, Norway, Portugal, Romania, Russia, Sweden, Slovenia, Slovakia, San Marino, Turkey.	Northern Europe *	0.4%	3.8% + Fixed Fee
	US, Canada, Europe I **	0.5%	3.9% + Fixed Fee
	Europe II ***	1.0%	4.4% + Fixed Fee
	All other countries	1.5%	4.9% + Fixed Fee
Belgium, France, French Guiana, Guadeloupe, Italy, Martinique, Mayotte, Netherlands, Reunion.	Northern Europe *	0.4%	3.8% + Fixed Fee
	US, Canada, Europe I **	0.5%	3.9% + Fixed Fee
	Europe II ***	1.3%	4.7% + Fixed Fee
	All other countries	1.8%	5.2% + Fixed Fee
Germany	Northern Europe *	1.8%	3.7% + Fixed Fee
	US, Canada, Europe I **	2.0%	3.9% + Fixed Fee
	Europe II ***	3.0%	4.9% + Fixed Fee
	All other countries	3.3%	5.2% + Fixed Fee
Poland	Northern Europe *	0.9%	3.8% + Fixed Fee
	US, Canada, Europe I **	1.0%	3.9% + Fixed Fee
	Europe II ***	1.5%	4.4% + Fixed Fee
	All other countries	2.0%	4.9% + Fixed Fee

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Poland, Romania, Russia, Switzerland, Turkey, Ukraine.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in

the European Union or the European Economic Area will be treated as Domestic Personal Transactions for the purpose of applying Fees.

Fixed Fee

Currency:	Fee :
Australian Dollar:	\$0.30 AUD
Brazilian Real:	R\$0.60 BRL
Canadian Dollar:	\$0.30 CAD
Czech Koruna:	10.00 CZK
Danish Kroner:	2.60 DKK
Euro:	€0.35 EUR
Hong Kong Dollar:	\$2.35 HKD
Hungarian Forint:	90.00 HUF
Israeli New Shekel:	1.20 ILS
Japanese Yen:	¥40.00 JPY
Malaysian Ringgit:	2.00 MYR
Mexican Peso:	4.00 MXN
New Zealand Dollar:	\$0.45 NZD
Norwegian Krone:	2.80 NOK
Philippine Peso:	15.00 PHP
Polish Zloty:	1.35 PLN
Singapore Dollar:	\$0.50 SGD
Swedish Krona:	3.25 SEK
Swiss Franc:	0.55 CHF
New Taiwan Dollar:	\$10.00 TWD
Thai Baht:	11.00 THB
Turkish Lira:	0.45 TRY
U.K. Pounds Sterling:	£0.20 GBP
U.S. Dollar:	\$0.30 USD

- d. **Installment Processing Fee in Mexico.** If your buyer decides to pay you in installments, the Fee you pay is based on the number of installments selected by the buyer. The Fee is the applicable domestic Commercial Payment Fee as listed in Section 2 above, plus the percentage stated below. PayPal reserves the right to remove your ability to offer installments using the PayPal Services anytime and without prior notice to you.

Number of Installments	Installment Processing Fee in Mexico
2 installments	3.25%
3 installments	4.55%
4 installments	5.55%
5 installments	6.90%
6 installments	7.25%
7 installments	9.10%
8 installments	10.45%
9 installments	11.25%
10 installments	12.45%
11 installments	13.25%
12 installments	13.50%

e. **Refund Fee**

Activity	Country	Fee
Refunding a Commercial Payment	Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russia, Turkey.	<p>If you refund a Commercial Payment, we will retain the Fixed Fee portion of the Commercial Payments Fee.</p> <p>The buyer's Account will be credited with the full Commercial Payment amount.</p> <p>Your Account will be charged with the amount initially credited to your Account in connection with the Commercial Payment and the Fixed Fee portion of the Commercial Payments Fee.</p>

5. **Bank/Credit Card Fees.** Your bank, credit or debit card company may charge you fees for sending or receiving funds through PayPal. For example, you may be charged currency conversion fees, international transactions fees, or other fees even when your transaction is domestic, and does not require a currency conversion. PayPal is not liable for any fees charged to you by your bank, credit or debit card company or other financial institution based on your usage of PayPal. If you are in Israel, your bank account may be charged immediately for a PayPal transaction that is funded with a credit card.

Exhibit B – Country-Specific Terms.

These terms and conditions apply only to Account holders for Accounts registered in the following countries. In the event of a conflict between the terms of this Agreement and the term of Exhibit B herein, the terms of Exhibit B shall apply:

Hong Kong

[Protection for eBay Sellers in Hong Kong.](#)

India

With effect from 1 March 2011 and pursuant to notification RBI/2010-11/281 of the Reserve Bank of India, the following terms and conditions shall apply specifically to users of PayPal services in India ("Special Terms and Conditions"):

Definitions

"Balance" means the Buyer's Charge paid by the Buyer as reduced by the (a) Commission Fee, (b) the Reserve Amount (defined below) and (c) amount deducted towards charge back in respect of a previous transaction (if any) which will be displayed in your PayPal account and remitted into your bank account by the authorized dealer bank.

"Buyer" means a person resident outside India who desires to purchase product or service from you and make payment which may be received by you into your bank account through the PayPal Service (defined below).

"Buyer's Charge" means the sale price of the product or service purchased by the Buyer plus shipping charge (if any) and all other taxes, duties, costs, charges and expenses in respect of the product or services which are required to be paid by the Buyer to you provided that the value of the product or service shall in no event exceed USD 500 per transaction.

"Commission Fee" means the fee charged by PayPal for the provision of the PayPal Service.

"PayPal Service" means the payment gateway processing service offered by PayPal to its users resident in India for facilitation of receipt of payments from Buyer for remittance into their bank account.

"Reserve Amount" means the amount out of the Buyer's Charge calculated and determined by PayPal and the authorized dealer bank which is deposited with the authorized dealer bank in order to meet your potential charge back liabilities.

1. **Nature of Service**

The PayPal Service offered to you is not a stored value service. The PayPal Service is in the nature of a payment gateway processing service and meant exclusively for facilitating online receipt by you of payments made by the Buyers.

2. **Eligibility for Use of Service**

In order to avail the PayPal Service, in addition to the eligibility criteria provided for in this Agreement, you shall be required to have or open a fully functional bank account which has been duly verified through the identity authentication and verification process provided.

3. **Relationship Between PayPal and You**

3.1. PayPal shall act as a service provider and an intermediary for receipt of Buyer's Charges by you and shall not act as a repository or custodian with respect to the Buyer's Charges.

3.2. PayPal shall only be responsible for depositing your Balance with the authorized dealer bank and shall not be liable to you for the payment of your Balance upon demand.

4. **Procedure for Using the Service**

4.1. You agree and acknowledge that the following procedure shall be followed by you and PayPal for the facilitation of receipt of Buyer's Charges by you through the PayPal Service:

4.1.1. You shall have or open a functional bank account;

4.1.2. After registering for the PayPal Service, you shall have to provide "Your Information" as contemplated under this Agreement and any other information including but not limited to your bank account number and the relevant Indian Financial Systems Code which may be required by PayPal in order to verify and authenticate your bank account and activate the PayPal Service;

4.1.3. Upon activation of PayPal Service, you may receive Buyer's Charges from Buyers through the PayPal Service;

4.1.4. PayPal shall, after obtaining confirmation from the Buyer that the Buyer is satisfied with the condition and quality of the goods or services ("**Buyer's Confirmation**"), transfer the Buyer's Charge less the Commission Fee to the authorised dealer bank;

4.1.5. The authorised dealer bank shall deduct the Reserve Amount and if required, deduct an amount towards charge back for a previous transaction to arrive at the Balance;

4.1.6. The Balance and the Reserve Amount held by the authorised dealer bank shall be displayed on your PayPal account;

4.1.7. The authorized dealer bank shall thereafter remit the Balance to India and shall pay the Balance either through direct credit (in case where your bank account is with the authorized dealer bank) or wire credit into your bank account or by issuing a demand draft in your favour.

4.2. The transfer of the Balance into your bank account shall take place immediately upon receipt of the Buyer's confirmation and in any event no later than 7 days of transfer by PayPal to the authorised dealer bank.

5. Reserve Amount

5.1. PayPal shall be entitled to deduct the Reserve Amount from the Buyer's Charge and deposit the same with the authorized dealer bank.

5.2. In case the Buyer notifies PayPal that you have failed discharge your obligations under the terms of the sale contract between you and the Buyer, PayPal shall be entitled, in its sole and absolute discretion, to remit the charge back to the Buyer out of the Reserve Amount after verifying the Buyer's claim.

5.3. You shall be entitled to receive either the Reserve Amount or, if a charge back has been made as per Clause 5.2 above, the balance thereof, after expiry of a period of 180 days of receipt of the Balance.

6. Restriction on Use of Service

6.1. You agree that you shall not use the PayPal Service for exporting a product or service having a value of more than USD 500 per transaction.

6.2. You agree to avail of the PayPal Service solely for receiving payment for valid and lawful transactions and not use the PayPal Service to trade or attempt to trade in any item, the dealing of which is prohibited or restricted in any manner under the provisions of any applicable law, rule, regulation or guideline for the time being in force.

7. Restriction of the Use of Funds

7.1. You agree to use the PayPal Service exclusively for the purpose of receiving Buyer's Charges.

7.2. You may not use your balance held by the authorized dealer bank for any purpose (including but not limited to payment for imports, transfer to another Person, etc.) other than as specified in these country specific terms and conditions.

8. Sharing Information

8.1. You acknowledge and agree that PayPal may share the information provided by you and the terms of the agreement between you and PayPal with the authorised dealer bank in order to enable the authorised dealer bank to conduct the requisite due diligence in accordance with the authorized dealer's Know-your-customer (KYC) obligations.

9. Indemnification

In case of any dispute, demands, actions, proceedings ("**Disputes**") between you and the authorised dealer bank on account of non-payment of any funds due to you, you hereby indemnify PayPal, its affiliates and its employees from any damages, claims, charges, expenses and losses arising out of such Disputes.

10. Limitation of Liability

10.1. It is hereby clarified that PayPal shall be liable to remit the Balance to the authorized dealer bank upon receiving the Buyer's Confirmation.

10.2. Upon transfer of the Balance from PayPal to the authorized dealer bank and until the remittance of the Balance and the Reserve Amount into your bank account in the manner set out in these Special Terms and Conditions, the Balance and the Reserve Amount shall be held by the authorized dealer bank.

10.3. After the transfer of the Balance by PayPal to the authorized dealer bank, the authorized dealer bank shall be liable to pay the Balance and the Reserve Amount to your bank account in the manner set out in these Special Terms and Conditions. PayPal shall not in any way be liable to you for the same.

10.4. PayPal shall have no responsibility for transactions carried out in good faith including charge back transactions carried out after verification in the manner provided in this Agreement.

10.5. PayPal shall not be responsible for any loss or damage incurred or suffered by you on account of any failure or interruption of the PayPal service or consequences arising out of delayed receipt of

Buyer's Charges.

11. Dispute Resolution

Resolution of any payment related complaint which you may have shall be the responsibility of PayPal. Upon occurrence of an event giving rise to such a complaint, you agree to follow the relevant procedure laid down in the Agreement for resolution of the same. You shall not be entitled to approach the authorised dealer bank for resolution of complaint or dispute pertaining to payment of Balance.

12. Amendment of This Agreement

12.1. Except to the extent amended by these terms and conditions, all other provisions of the Agreement shall remain in full force and effect.

12.2. In case of conflict between any of the terms contained in these Special Terms and Conditions and those of the Agreement, these Special Terms and Conditions shall prevail.

Japan

Please be advised that the PayPal Services are provided by PayPal Pte. Ltd., a Singaporean company. PayPal accepts payments from buyers on behalf of the Sellers. As a Seller, you agree that once PayPal accepts payments from the buyer, you release and discharge the buyer of any further liability for the amount of the payment. When persons make donations through PayPal, PayPal accepts payments from such donors on behalf of the donees. As a donee, you agree that once PayPal accepts payments from the donor, you release and discharge the donor of any further liability for the amount of the donation.

Notwithstanding Section 12 above, for any claim (excluding claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$10,000.00 USD, you or PayPal may elect to resolve the dispute through binding arbitration in Japan in accordance with the Commercial Arbitration Rules of the Japan Commercial Arbitration Association. Any such arbitration shall be administered by the Japan Commercial Arbitration Association, or any other established ADR provider mutually agreed upon by the parties. The award rendered shall be final and binding upon the parties. Any judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

Alternatively, and notwithstanding Section 12 above, any Claim may be adjudicated by a court of competent jurisdiction located in Japan, and you and PayPal agree to submit to the personal jurisdiction of the courts located in Japan.

For the avoidance of doubt, if a dispute is submitted to arbitration or a court under this Section, the parties agree that this Agreement shall continue to be governed by the laws of Singapore.

Malaysia

PayPal has been approved by Bank Negara Malaysia to operate an e-Money business. Therefore, if you are a Malaysian customer and PayPal does not provide a prompt and efficient response to you in relation to PayPal's Services pursuant to your use of the dispute resolution process set out in the Disputes with PayPal section of this User Agreement (currently Section 12) or contacting PayPal's Customer Support, you may also contact Bank Negara through BNMLINK and BNMTELELINK.

BNMTELELINK can be contacted directly either by telephone, fax, letter or email. Members of the public can contact BNMLINK and BNMTELELINK for information, inquiries or redress in the areas of conventional and Islamic banking, insurance and takaful, advisory services for small and medium enterprises, foreign exchange administration and other matters under Bank Negara Malaysia's jurisdiction. The contact details for BNMTELELINK are:

BNMTELELINK
Jabatan Komunikasi Korporat
Bank Negara Malaysia
P.O.Box 10922
50929 Kuala Lumpur

Tel: 1-300-88-5465 (LINK)
Fax: 03-2174 1515
E-mail: bnmtelink@bnm.gov.my

BNMLINK and BNMTELELINK operating hours are from:
Monday - Friday, 9.00 a.m. - 5.00 p.m. Malaysia Time

Governing Law. Notwithstanding Section 12.3, for Malaysian residents who register for the PayPal Service with a Malaysian address, this Agreement is governed by and interpreted under the laws of Malaysia as such laws are applied to agreements entered into and to be performed entirely within Malaysia.

Mexico

[Protection for sellers in Mexico.](#)

South Africa

You are required to comply with South African exchange control regulations. This means that:

1. If you receive amounts into your PayPal balance from a PayPal User:
 - a. you may not send those amounts to another PayPal User for a purchase or for any other reason.
 - b. you must withdraw the amounts in your PayPal balance to your FNB bank account* within 30 Days of receipt of funds.
2. If you would like to send amounts to another PayPal User:
 - a. you must do so either with the credit card associated with your Account, or by doing a Top Up to your PayPal balance from your FNB bank account*.

- b. **For purchases** using Top Up, you must do a separate Top Up for each purchase.

* FNB charges a fee for each Top Up and Withdrawal. Please see the FNB website for more information.

Singapore

The Services are offered by PayPal Pte. Ltd., located at 5 Temasek Boulevard #09-01, Suntec Tower Five, Singapore 038985. If you are a Singapore resident, you may have this same information emailed to you by sending a letter to the address above with your email address and a request for this information. Fees for our services are described in Exhibit A (Fees)

In relation to the PayPal balances of Singapore Resident PayPal Users, PayPal has arranged for a sum of monies equal to the said PayPal balances to be held through a trust arrangement.

*Singapore Resident is defined to mean:

- i. an individual, regardless of nationality, who has indicated 'Singapore' as his/her 'Country of Residence' at the point of signing up for a PayPal Account; and
- ii. a non-individual which has indicated 'Singapore' as its 'Country of Registration' at the point of signing up for a PayPal Account.

Taiwan

Where applicable, Republic of China resident users appoint PayPal Asia Services Limited, Taiwan Branch, to work with a third party financial institution to facilitate currency conversions.

Turkey

Please note that PayPal Pte. Ltd. offers only a payment enabling service to its Users in Turkey. PayPal provides a technical infrastructure that enables money transactions to be carried out between Sellers and buyers. PayPal is not a bank, any other kind of payment institution or a custodian. It does not collect deposits or sell, produce or distribute any goods.

Within the meaning of this agreement, "receiving payment" means receiving payment from other Account holders to enable them to carry out their transactions. PayPal is not a party to transactions between its Users and is an intermediary which acts upon the instructions of its Users.

Amendment to PayPal Acceptable Use Policy

Effective Date: Dec 22, 2011



• **Amendment to PayPal Acceptable Use Policy**

The PayPal Acceptable Use Policy is being amended in Section 2 to replace sales with transactions, include stolen goods (including digital and virtual goods) and in Section 3 to add certain credit transactions or insurance activities.

Amendment to the PayPal User Agreement

Effective Date: Oct 11, 2011



• **Amendment to the PayPal User Agreement**

Currency Conversion Fee increase for the following countries:

Argentina, Aruba, Bahamas, Barbados, Bermuda, Cayman Islands, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Jamaica, Kenya, Kuwait, Panama, Peru, Qatar, Saudi Arabia, Trinidad & Tobago, United Arab Emirates, Uruguay, Venezuela.

The currency conversion fee shall be: 3.5% added to the exchange rate.

When a currency conversion is required, PayPal engages a licensed bank to perform the currency conversion. The exchange rate is determined by the bank and disclosed to you at the time of a transaction. PayPal adds this Fee to the exchange rate.

Commercial Transaction Fee increase for Mexico.

Beginning October 11, 2011 the fees for receiving commercial transactions in Mexico shall be as follows:

Domestic payments:

<u>Standard Rate:</u>	4.0% + Fixed Fee
<u>Merchant Rate:</u>	From 3.0% to 4.0% + Fixed Fee

International payments:

<u>Standard Rate:</u>	4.5% + Fixed Fee
<u>Merchant Rate:</u>	From 3.5% to 4.5% + Fixed Fee

Installments Processing Fee increase in Mexico

Beginning October 11, 2011 the fees for installment processing in Mexico shall be as follows:

The Fee is the applicable Commercial Transaction Fee as listed in the Fees Policy plus the percentage stated below.

Number of Installments	Installment Processing Fee in Mexico
2 installments	3.25%
3 installments	4.55%
4 installments	5.55%
5 installments	6.90%
6 installments	7.25%
7 installments	9.10%
8 installments	10.45%
9 installments	11.25%
10 installments	12.45%
11 installments	13.25%
12 installments	13.50%

Mass Payment Fees in India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand.

Beginning October 11, 2011, the fees for Mass Payments shall be as follows:

Sending Domestic Mass Payments from Japan, Malaysia, New Zealand, Philippines and Singapore:

2% of each payment amount (a maximum fee cap per payment applies as follows, based on payment currency):

Australian Dollar:	\$1.25 AUD
Brazilian Real:	R \$2.00 BRL
Canadian Dollar:	\$1.25 CAD
Czech Koruna:	24.00 CZK
Danish Kroner:	6.00 DKK
Euro:	€0.85 EUR
Hong Kong Dollar:	\$7.00 HKD
Hungarian Forint:	210 HUF
Israeli Shekel:	4.00 ILS
Japanese Yen:	¥120 JPY
Malaysian Ringgit:	4.00 MYR
Mexican Peso:	11.00 M\$N
New Zealand Dollar:	\$1.50 NZD
Norwegian Krone:	6.75 NOK
Philippine Peso:	50.00 PHP
Polish Zlotych:	3.00 PLN
Singapore Dollar:	\$1.60 SGD
Swedish Krona:	9.00 SEK
Swiss Franc:	1.30 CHF
Turkish Lira	1.5 TRY
U.K. Pounds Sterling:	£0.65 GBP
U.S. Dollar:	\$1.00 USD

Sending Cross Border Mass Payments from India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan and Thailand:

2% of each payment amount (a maximum fee cap per payment applies as follows, based on payment currency):

Australian Dollar:	\$60.00 AUD
Brazilian Real:	R\$100.00 BRL
Canadian Dollar:	\$60.00 CAD
Czech Koruna:	1000.00 CZK
Danish Kroner:	300.00 DKK
Euro:	€40.00 EUR
Hong Kong Dollar:	\$400.00 HKD
Hungarian Forint:	15,000 HUF
Israeli Shekel:	200.00 ILS
Japanese Yen:	¥5000 JPY
Malaysian Ringgit:	200.00 MYR
Mexican Peso:	750.00 MXN
New Zealand Dollar:	\$75.00 NZD
Norwegian Krone:	300.00 NOK
Philippine Peso:	2,500.00 PHP
Polish Zlotych:	150.00 PLN
Singapore Dollar:	\$80.00 SGD
Swedish Krona:	400.00 SEK
Swiss Franc:	50.00 CHF
New Taiwan Dollar:	\$2,000.00 TWD
Thai Baht:	2,000.00 THB
Turkish Lira:	80 TRY
U.K. Pounds Sterling:	£35.00 GBP
U.S. Dollar:	\$50.00 USD

Amendment to the PayPal Fees Policy

Effective Date: Sep 24, 2011

 [Print](#)

- **Amendment to the Fees Policy**

Cross border Personal Payments to European Countries

To determine the fee for a cross-border Personal Payment sent to a user in a European country please follow these steps:

1. Locate the recipient's country in the table below (in the first column from left).
2. Determine the region of the sender's country (second column).
3. Find the applicable fee based on the payment method used (third and fourth columns).

		Fee when Funding Source is: entirely funded by PayPal balance or bank	Fee when Funding Source is: entirely or partially funded by debit card or credit
Sender's			

Recipient's Country	Country	account	card
Albania, Austria, Aland Islands, Bosnia and Herzegovina, Bulgaria, Switzerland, , Cyprus, Channel Islands, Czech Republic, Denmark, Estonia, Spain, Finland, U.K., Gibraltar, Greece, Croatia, Hungary, Ireland, Isle of Man, Iceland, Liechtenstein, Lithuania, Luxembourg, Latvia, Monaco, Moldova, Republic of Montenegro, Macedonia, Malta, Norway, Portugal, Romania, Serbia, Sweden, Slovenia, Slovakia (Slovak Republic), San Marino, Turkey, Holy See (Vatican City State).	Northern Europe *	0.4%	3.8% + Fixed Fee
	US, Canada, Europe I **	0.5%	3.9% + Fixed Fee
	Europe II ***	1.0%	4.4% + Fixed Fee
	All other countries	1.5%	4.9% + Fixed Fee
Belgium, France, French Guiana, Guadeloupe, Italy, Martinique, Mayotte, Netherlands, Reunion.	Northern Europe *	0.4%	3.8% + Fixed Fee
	US, Canada, Europe I **	0.5%	3.9% + Fixed Fee
	Europe II ***	1.3%	4.7% + Fixed Fee
	All other countries	1.8%	5.2% + Fixed Fee
Germany	Northern Europe *	1.8%	3.7% + Fixed Fee
	US, Canada, Europe I **	2.0%	3.9% + Fixed Fee
	Europe II ***	3.0%	4.9% + Fixed Fee
	All other countries	3.3%	5.2% + Fixed Fee
Poland	Northern Europe*	0.9%	3.8% + Fixed Fee
	US, Canada, Europe I **	1.0%	3.9% + Fixed Fee
	Europe II ***	1.5%	4.4% + Fixed Fee
	All other countries	2.0%	4.9% + Fixed Fee

* **Northern Europe:** Aland Islands, Denmark, Faroe Islands, Finland, Greenland, Iceland, Norway, Sweden.

** **Europe I:** 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, Netherlands, Portugal, Montenegro, San Marino, Slovakia, Slovenia, Spain, United Kingdom, Vatican City State.

*** **Europe II:** Albania, Andorra, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Poland, Romania, Russian Federation, Serbia, Switzerland, Turkey, Ukraine.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or the European Economic Area will be treated as Domestic Personal Transactions for the purpose of applying Fees.

Fixed Fee:

Currency:	Fee:

Australian Dollar:	\$0.30 AUD
Brazilian Real:	R\$0.60 BRL
Canadian Dollar:	\$0.30 CAD
Czech Koruna:	10.00 CZK
Danish Kroner:	2.60 DKK
Euro:	€0.35 EUR
Hong Kong Dollar:	\$2.35 HKD
Hungarian Forint:	90.00 HUF
Israeli New Shekel:	1.20 ILS
Japanese Yen:	¥40.00 JPY
Malaysian Ringgit:	2.00 MYR
Mexican Peso:	4.00 M\$N
New Zealand Dollar:	\$0.45 NZD
Norwegian Krone:	2.80 NOK
Philippine Peso:	15.00 PHP
Polish Zloty:	1.35 PLN
Singapore Dollar:	\$0.50 SGD
Swedish Krona:	3.25 SEK
Swiss Franc:	0.55 CHF
Taiwan New Dollar:	\$10.00 TWD

Thai Baht:	11.00 THB
Turkish Lira:	0.45 TRY
U.K. Pounds Sterling:	£0.20 GBP
U.S. Dollar:	\$0.30 USD

Receiving (selling) cross-border commercial transactions in the following countries: Albania, Bosnia and Herzegovina, Croatia, Iceland, Norway, Turkey.

The fee depends on the buyer's country.

Buyer's country:	Fee:				
Northern Europe*:	<table border="1"> <tr> <td>Standard Rate:</td> <td>3.8% + Fixed Fee</td> </tr> <tr> <td>Merchant Rate ^:</td> <td>From 2.8% to 3.8% + Fixed Fee</td> </tr> </table>	Standard Rate:	3.8% + Fixed Fee	Merchant Rate ^:	From 2.8% to 3.8% + Fixed Fee
Standard Rate:	3.8% + Fixed Fee				
Merchant Rate ^:	From 2.8% to 3.8% + Fixed Fee				
U.S, Canada, Europe I **::	<table border="1"> <tr> <td>Standard Rate:</td> <td>3.9% + Fixed Fee</td> </tr> <tr> <td>Merchant Rate ^:</td> <td>From 2.9% to 3.9% + Fixed Fee</td> </tr> </table>	Standard Rate:	3.9% + Fixed Fee	Merchant Rate ^:	From 2.9% to 3.9% + Fixed Fee
Standard Rate:	3.9% + Fixed Fee				
Merchant Rate ^:	From 2.9% to 3.9% + Fixed Fee				
Europe II ***:	<table border="1"> <tr> <td>Standard Rate:</td> <td>4.4% + Fixed Fee</td> </tr> <tr> <td>Merchant Rate ^:</td> <td>From 3.4% to 4.4% + Fixed Fee</td> </tr> </table>	Standard Rate:	4.4% + Fixed Fee	Merchant Rate ^:	From 3.4% to 4.4% + Fixed Fee
Standard Rate:	4.4% + Fixed Fee				
Merchant Rate ^:	From 3.4% to 4.4% + Fixed Fee				
All other countries:	<table border="1"> <tr> <td>Standard Rate:</td> <td>4.9% + Fixed Fee</td> </tr> <tr> <td>Merchant Rate ^:</td> <td>From 3.9% to 4.9% + Fixed Fee</td> </tr> </table>	Standard Rate:	4.9% + Fixed Fee	Merchant Rate ^:	From 3.9% to 4.9% + Fixed Fee
Standard Rate:	4.9% + Fixed Fee				
Merchant Rate ^:	From 3.9% to 4.9% + Fixed Fee				

Fixed Fee:

Currency:	Fee:
Australian Dollar:	\$0.30 AUD
Brazilian Real:	R\$0.60 BRL
Canadian Dollar:	\$0.30 CAD
Czech Koruna:	10.00 CZK
Danish Krone:	2.60 DKK
Euro:	€0.35 EUR
Hong Kong Dollar:	\$2.35 HKD
Hungarian Forint:	90.00 HUF
Israeli Shekel:	1.20 ILS

Japanese Yen:	¥40.00 JPY
Malaysian Ringgit:	2.00 MYR
Mexican Peso:	4.00 MXN
New Zealand Dollar:	\$0.45 NZD
Norwegian Krone:	2.80 NOK
Philippine Peso:	15.00 PHP
Polish Zlotych:	1.35 PLN
Singapore Dollar:	\$0.50 SGD
Swedish Krona:	3.25 SEK
Swiss Franc:	0.55 CHF
Taiwan New Dollar:	\$10.00 TWD
Thai Baht	11.00 THB
Turkish Lira:	0.45 TRY
U.K. Pounds Sterling:	£0.20 GBP
U.S. Dollar:	\$0.30 USD

* **Northern Europe:** Aland Islands, Denmark, Faroe Islands, Finland, Greenland, Iceland, Norway, Sweden.

** **Europe I:** 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, Netherlands, Portugal, Montenegro, San Marino, Slovakia, Slovenia, Spain, United Kingdom, Vatican City State.

*** **Europe II:** Albania, Andorra, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Poland, Romania, Russian Federation, Serbia, Switzerland, Turkey, Ukraine.

^ **Merchant Rate:** To qualify for our Merchant Rate you must submit a one-time application, have a qualifying monthly sales volume, and have an Account in good standing. To view Merchant Rate criteria click [here](#). To apply for Merchant Rate click [here](#).

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or European Economic Area will be treated as Domestic Personal Transaction payments for the purpose of applying Fees.

Currency conversion Fee in the following countries: Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russian Federation, Turkey, Ukraine.

Activity:	Fee:
Currency Conversion that occurs when sending a Personal or a Commercial Payment	Between 3.0% and 4.0% added to the exchange rate depending on the currency into which the amount is converted, as listed in the table below.
Currency:	Fee:

Australian Dollar:	4.0%
Brazilian Real:	4.0%
Canadian Dollar:	3.0%
Czech Koruna:	3.5%
Danish Kroner:	3.5%
Euro:	3.5%
Hong Kong Dollar:	4.0%
Hungarian Forint:	3.5%
Israeli New Shekel:	4.0%
Japanese Yen:	4.0%
Malaysian Ringgit	4.0%
Mexican Peso:	4.0%
New Zealand Dollar:	4.0%
Norwegian Krone:	3.5%
Philippine Peso:	4.0%
Polish Zloty:	3.5%
Singapore Dollar:	4.0%
Swedish Krona:	3.5%
Swiss Franc:	3.5%
Taiwan New Dollar:	4.0%
Thai Baht:	4.0%
Turkish Lira:	3.5%
U.K. Pounds Sterling:	3.5%
U.S. Dollar:	3.0%

All other currency conversions 2.5% added to the exchange rate

When a payment requires a currency conversion, PayPal engages a licensed bank to perform the currency conversion. The exchange rate is determined by the bank. The rate disclosed to you at a time of a transaction includes the bank's exchange rate and this Fee.

Receiving Cross Border Micropayments for Digital Goods in the Following Countries: Albania, Bosnia and Herzegovina, Croatia, Iceland, Norway, Turkey.

The fee depends on the buyer's country.

Buyer's Country	Fee
Northern Europe*	5.4% + Micropayments Fixed Fee
U.S., Canada, Europe I*	5.5% + Micropayments Fixed Fee
Europe II ***	6.0% + Micropayments Fixed Fee
All other countries	6.5% + Micropayments Fixed Fee

Micropayments Fixed Fee

Currency:	Fee:
Australian Dollar:	\$0.05 AUD
Brazilian Real:	R 0.10 BRL
Canadian Dollar:	\$0.05 CAD
Czech Koruna:	1.67 CZK
Danish Kroner:	0.43 DKK
Euro:	€0.05 EUR
Hong Kong Dollar:	\$0.39 HKD
Hungarian Forint:	15.00 HUF
Israeli Shekel:	0.20 ILS
Japanese Yen:	¥7.00 JPY
Malaysian Ringgit:	0.20 MYR
Mexican Peso:	\$0.55 MXN
New Zealand Dollar:	\$0.08 NZD
Norwegian Krone:	0.47 NOK
Philippine Peso:	2.50 PHP
Polish Zloty:	0.23 PLN
Singapore Dollar:	\$0.08 SGD

Swedish Krona:	0.54 SEK
Swiss Franc:	0.09 CHF
Taiwan New Dollar:	2.00 TWD
Thai Baht:	1.80 THB
Turkish Lira:	0.08 TRY
U.K. Pounds Sterling:	£0.05 GBP
U.S. Dollar:	\$0.05 USD

* **Northern Europe:** Aland Islands, Denmark, Faroe Islands, Finland, Greenland, Iceland, Norway, Sweden.

** **Europe I:** 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, Netherlands, Portugal, Montenegro, San Marino, Slovakia, Slovenia, Spain, United Kingdom, Vatican City State.

*** **Europe II:** Albania, Andorra, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Poland, Romania, Russian Federation, Serbia, Switzerland, Turkey, Ukraine.

Note: Cross Border Euro or Swedish Krona payments made between Accounts registered in the European Union or European Economic Area will be treated as Domestic Personal Transaction payments for the purpose of applying Fees.

Sending Mass Payments from the Following Countries: Albania, Bosnia and Herzegovina, Croatia, Iceland, Norway, Russian Federation, Turkey, Ukraine.

Domestic Mass payments: 2% of the payment up to a Maximum Mass Payment Fee for Europe Domestic* per recipient as listed below.

International Mass payments: 2% of the payment up to a Maximum Mass Payment Fee for Europe International** per recipient as listed below.

Maximum Mass Payment Fee for Europe Domestic *

Currency:	Maximum Fee per recipient:
Australian Dollar:	8 AUD
Brazilian Real:	12 BRL
Canadian Dollar:	7 CAD
Czech Koruna:	140 CZK
Danish Krone:	42 DKK
Euro:	6 EUR
Hong Kong Dollar:	55 HKD
Hungarian Forint:	1540 HUF
Israeli Shekel:	25 ILS
Japanese Yen:	600 JPY

Mexican Peso:	85 MXN
Malaysian Ringgit:	25 MYR
New Zealand Dollar:	10 NZD
Norwegian Krone:	45 NOK
Philippine Peso:	320 PHP
Polish Zlotych:	23 PLN
Singapore Dollar:	10 SGD
Swedish Krona:	50 SEK
Swiss Franc:	8 CHF
Taiwan New Dollar:	220 TWD
Thai Baht:	230 THB
Turkish Lira:	12 TRY
U.K. Pounds Sterling:	5 GBP
U.S. Dollar:	7 USD

Maximum Mass Payment Fee for Europe International**

Currency:	Maximum Fee per recipient:
Australian Dollar:	50 AUD
Brazilian Real:	75 BRL
Canadian Dollar:	45 CAD
Czech Koruna:	850 CZK
Danish Krone:	250 DKK
Euro:	35 EUR
Hong Kong Dollar:	330 HKD
Hungarian Forint:	9250 HUF
Israeli Shekel:	160 ILS

Japanese Yen:	4000 JPY
Mexican Peso:	540 MXN
Malaysian Ringgit:	150 MYR
New Zealand Dollar:	60 NZD
Norwegian Krone:	270 NOK
Philippine Peso:	1900 PHP
Polish Zlotych:	140 PLN
Singapore Dollar:	60 SGD
Swedish Krona:	320 SEK
Swiss Franc:	50 CHF
Taiwan New Dollar:	1350 TWD
Thai Baht:	1400 THB
Turkish Lira:	80 TRY
U.K. Pounds Sterling:	30 GBP
U.S. Dollar:	45 USD

Commercial Transaction Refund Fee for the Following Countries: Albania, Bosnia and Herzegovina, Croatia, Iceland, Norway, Turkey.

If you refund a Commercial Transaction payment, we will retain the Fixed Fee portion of the Commercial Transaction Fee.

The buyer's Account will be credited with the full Commercial Transaction payment amount.

Your Account will be charged with the amount initially credited to your Account in connection with the Commercial Transaction payment and the Fixed Fee portion of the Commercial Transaction Fee.

Amendment to the PayPal User Agreement

Effective Date: Sep 20, 2011

 [Print](#)

• **Amendment to the PayPal User Agreement**

Beginning September 20, 2011, the Seller Protection Policy for sellers in Mexico shall be amended as follows:

9. Protection for Sellers.

9.1 PayPal Seller Protection. PayPal Seller Protection is a protection available to Sellers in Mexico for items sold on an eBay website and any other website for Claims, Chargebacks, or Reversals that are based on:

1. Unauthorized Transaction; or
2. Item Not Received.

PayPal Seller Protection is available for eligible payments from buyers in any country.

9.2 Scope of Protection. PayPal will protect you for the full amount of the eligible payment and waive the Chargeback Fee, if applicable.

9.3 Eligibility Requirements. To be eligible for PayPal Seller Protection, you must meet all of the basic requirements listed below under (a) Basic Requirements. To be covered for Item Not Received protection you must meet both the Basic Requirements and the Item Not Received Additional Requirements listed below under (b). To be covered for Unauthorized Transactions protection you must meet both the Basic Requirements and the Unauthorized Transactions Additional Requirements listed below under (c).

a. Basic Requirements:

1. You must ship the item through a Shipping Company to the shipping address on the Transaction Details Page.
2. You must respond to PayPal's requests for documentation and other information in a timely manner.
3. The item must be a physical, tangible good that can be shipped.

b. Item Not Received Additional Requirements:

1. The payment must be marked "eligible" or "partially eligible" for PayPal Seller Protection on the Transaction Details Page.
2. You must have a Proof of Delivery as described below in Section 9.4.

c. Unauthorized Transactions Additional Requirements:

1. The payment must be marked "eligible" for PayPal Seller Protection on the Transaction Details Page.
2. You must have a Proof of Shipment or a Proof of Delivery as described below in Section 9.4.

9.4 Proof of Shipment, Proof of Delivery, and Signature Confirmation Requirements.

"Shipping Company": For transactions on eBay, a "Shipping Company" is any company providing shipping services. For transactions on other websites, a "Shipping Company" is any one of the following:

1. FedEx
2. UPS
3. DHL
4. Estefeta
5. Multipack

"Proof of Shipment" is online or physical documentation from a shipping company that includes all of the following:

1. The date the item is shipped.
2. The recipient's address, showing at least the city/state or postal code (or international equivalent).

"Proof of Delivery" is online documentation from a shipping company that includes all of the following:

1. The date the item is delivered.
2. The recipient's address, showing at least the city/state or postal code (or international equivalent).
3. Signature Confirmation as described below for payments of \$2,200 MXN or more (or the following equivalents):

Currency	Amount	Currency	Amount
Australian Dollar	\$350 AUD	New Zealand Dollar	\$380 NZD
Brazilian Real	R \$500 BRL	Norwegian Krone	1,600 NOK
Canadian Dollar	\$325 CAD	Philippine Peso	12500.00 PHP
Czech Koruna	6,000 CZK	Polish Zloty	800 PLN
Danish Krone	1,500 DKK	Singaporean Dollar	\$400 SGD
Euro	€200 EUR	Swedish Krona	2,000 SEK
Hong Kong Dollar	\$2,000 HKD	Swiss Franc	330 CHF
Hungarian Forint	55,000 HUF	Taiwan New Dollar	8250 TWD
Israeli New Shekel	1,000 ILS	Thai Baht	9000 THB

Japanese Yen	¥28,000 JPY	Turkish Lira	375 TRY
Malaysian Ringgit	1000 MYR	U.K. Pounds Sterling	£150 GBP
Mexican Peso	\$2,200 MXN	U.S. Dollar	\$250 USD

"Signature Confirmation" is online documentation that can be viewed at the shipping company's website and indicates that the item was signed for on delivery.

9.5 Items/Transactions not Eligible for PayPal Seller Protection. The following are examples of items/transactions not eligible for PayPal Seller Protection:

1. Claims or Chargebacks for Significantly Not as Described.
2. Items that you deliver in person, including at a point of sale.
3. Intangible items, including Digital Goods and services.
4. Items that are not shipped to the recipient address. If you originally ship the item to the recipient address but the item is later redirected to a different address, you will not be eligible for PayPal Seller Protection. We therefore recommend not using a shipping service that is arranged by the buyer, so that you will be able to provide valid proof of shipping and delivery.
5. Items that you have shipped after PayPal has advised you not to ship. PayPal may advise you through several methods, including:
 1. In your Transaction History (you can access it by logging into <https://www.paypal.com.mx> and viewing the status information in the Transaction History).
 2. By email sent by PayPal.
 3. By a message to your PayPal Account.

9.6 Ineligible Sellers. If PayPal determines that you have had an excessive number of Claims, Chargebacks or Reversals during a given period, you may become ineligible for PayPal Seller Protection. In such an event, PayPal will provide you with written notice informing you that you are no longer eligible for PayPal Seller Protection. If subsequently the rate of the Claims, Chargeback or Reversals in your Account is reduced, you may become eligible for PayPal Seller Protection again and in such a case PayPal shall notify you in writing of your eligibility.

Amendment to the PayPal User Agreement

Effective Date: May 24, 2011



- **In the User Agreement for PayPal Services:**

Eligibility section has been amended to reflect that users in Andorra, Russian Federation, Ukraine, Iceland, Norway and Switzerland may hold either one Premier account or one Personal account and one Business account.

- **In the Premier and Business Accounts Policy:**

The Premier and Business Accounts Policy has been amended to reflect that the terms set out in this policy apply specifically to the use of Premier Accounts (if used for commercial purposes only) and Business Accounts through the Services.

Amendment to the PayPal User Agreement

Effective Date: Apr 27, 2011



- **In the User Agreement for PayPal Service:**

In Section 17. Country Specific Terms and Conditions – Japan:

Section 17 for Japan has been revised to include the following:

Notwithstanding Section 15.1, for any Claim (excluding Claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$10,000.00 USD, you or PayPal may elect to resolve the dispute through binding arbitration. In such cases, the arbitration shall be administered by the Japan Commercial Arbitration Association, or any other established ADR provider mutually agreed upon by the parties. Any judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

Alternatively, notwithstanding Section 15.2, any Claim may be adjudicated by a court of competent jurisdiction located in Japan or where the defendant is located (in PayPal's case, Singapore, and in your case, your home address or principal place of business). You and PayPal agree to submit to the personal jurisdiction of the courts located in Japan.

Amendment to the PayPal Fees Policy

Effective Date: Nov 18, 2010



- **Update to the PayPal Fees Policy**

Micropayment Pricing and Micropayments for Digital Goods Fees in Brazil

The Fee for Brazilian sellers who opt in for Micropayments pricing is changed to 9.5% + Fixed Fee for domestic transactions and to 10.5% + Fixed Fee for international transactions.

The Fixed Fee for Micropayment Pricing is not changed and shall be as listed in the Fees Policy under Micropayments Pricing.

The Micropayments for Digital Goods Fee for Brazilian sellers shall be 9.5% + Fixed Fee for domestic transactions and 10.5% + Fixed Fee for international transactions.

The Fixed Fee for these transactions shall be as listed in the Fees Policy under "Micropayments for Digital Goods."

Amendment to the PayPal Fees Policy

Effective Date: Nov02, 2010

 [Print](#)

- **Amendment to the PayPal Fees Policy**

Sending Payments Through Mass Payments

The fees for sending payments through Mass Payments for registered Users in countries other than China and Hong Kong have been clarified to 2% of each payment amount (a maximum fee cap per payment applies, based on payment currency).

The fees for sending payments through Mass Payments for registered Users in China and Hong Kong have been revised as follows:

For Domestic Mass Payments, the fee is 2% of each payment amount (a maximum fee cap per payment applies as follows, based on payment currency):

Australian Dollar:	\$1.25 AUD
Brazilian Real:	R\$2.00 BRL
Canadian Dollar:	\$1.25 CAD
Czech Koruna:	24.00 CZK
Danish Kroner:	6.00 DKK
Euro:	€0.85 EUR
Hong Kong Dollar:	\$7.00 HKD
Hungarian Forint:	210 HUF
Israeli Shekel:	4.00 ILS
Japanese Yen:	¥120 JPY
Malaysian Ringgit:	4.00 MYR
Mexican Peso:	11.00 M\$N
New Zealand Dollar:	\$1.50 NZD
Norwegian Krone:	6.75 NOK
Philippine Peso:	50.00 PHP
Polish Zlotych:	3.00 PLN
Singapore Dollar:	\$1.60 SGD
Swedish Krona:	9.00 SEK
Swiss Franc:	1.30 CHF
New Taiwan Dollar:	\$33.00 TWD
Thai Baht:	36.00 THB
U.K. Pounds Sterling:	£0.65 GBP
U.S. Dollar:	\$1.00 USD

For Cross Border Mass Payments, the fee is 2% of each payment amount (a maximum fee cap per payment applies as follows, based on payment currency):

Australian Dollar:	\$60.00 AUD
Brazilian Real:	R\$100.00 BRL
Canadian Dollar:	\$60.00 CAD
Czech Koruna:	1000.00 CZK
Danish Kroner:	300.00 DKK
Euro:	€40.00 EUR
Hong Kong Dollar:	\$400.00 HKD
Hungarian Forint:	15,000 HUF
Israeli Shekel:	200.00 ILS
Japanese Yen:	¥5000 JPY
Malaysian Ringgit:	200.00 MYR
Mexican Peso:	750.00 MXN
New Zealand Dollar:	\$75.00 NZD
Norwegian Krone:	300.00 NOK
Philippine Peso:	2,500.00 PHP
Polish Zlotych:	150.00 PLN
Singapore Dollar:	\$80.00 SGD
Swedish Krona:	400.00 SEK
Swiss Franc:	50.00 CHF
New Taiwan Dollar:	\$2,000.00 TWD
Thai Baht:	2,000.00 THB
U.K. Pounds Sterling:	£35.00 GBP
U.S. Dollar:	\$50.00 USD

Amendment to the PayPal User Agreement, Fees Policy, and PayPal Buyer Protection and Buyer Complaint Policy

Effective Date: Nov 01, 2010

 [Print](#)

- **In the User Agreement for PayPal Service:**

In Section 1.4: Licence Grant

A new subsection has been added to state that if you are using PayPal software such as an API, developer's toolkit or other software application that you have downloaded to your computer, device, or other platform then PayPal and its licensors grant you a limited nonexclusive license to use PayPal's software in accordance with the documentation, including all updates, upgrades, new versions and replacement software, as described herein for your personal use only. You may not rent, lease or otherwise transfer your rights in the software to a third party. You must comply with the implementation and use requirements contained in all PayPal documentation, together with any instructions provided by us from time to time accompanying the Services (including, without limitation, any implementation and use requirements we impose on you to comply with applicable laws and card scheme rules and regulations). If you do not comply with PayPal's instructions, implementation and use requirements you will be liable for all resulting damages suffered by you, PayPal and third parties. You agree not to alter, reproduce, adapt, distribute, display, publish, reverse engineer, translate, disassemble, decompile or otherwise attempt to create any source code which is derived from the software. You acknowledge that all rights, title and interest to PayPal's software are owned by PayPal. Any third party software application you use on the PayPal website is subject to the license you agreed to with the third party that provides you with this software. PayPal does not own, control nor have any responsibility or liability for any third party software application you elect to use on the PayPal website and/or in connection with the PayPal Services. If you are using the PayPal services on the PayPal website, or other website or platform hosted by PayPal, or a third party, and are not downloading PayPal's software or using third party software applications on the PayPal website, then this section does not apply to your use of the hosted PayPal services.

In Section 4.2.7: Payment Holds

Section 4.2.7 has been revised to refer to payment holds in general instead of eBay holds only. This means that if either:

- i. you receive a payment that involves the risk of PayPal's position being adversely affected with respect to any liability of yours to PayPal or any third party ("Transaction Risk"); or
- ii. there may be a higher than acceptable level of risk or exposure associated with your Account (based on the information available to PayPal at the relevant time and what in its sole discretion it regards as an acceptable level of risk or exposure to PayPal under all the circumstances),

PayPal may, in its sole discretion (acting reasonably) place a hold on that or any payment. If PayPal places a hold on funds in your Account, we will notify you about it (including, without limitation, how long the hold may last) - the funds will be held in your Reserve Account and those funds will be shown as "pending" in your PayPal Balance.

PayPal will release the hold made on your payment under this provision when PayPal determines that the Transaction Risk; or risk or exposure associated with your Account, no longer exists. For example, for a hold made on a payment for an item purchased on eBay, PayPal may release the hold when the buyer leaves positive feedback or 21 days after the date from which the hold is placed. Please note that, notwithstanding the above, if you receive a Dispute, Claim, Chargeback, or Reversal on the transaction payment subject to the hold, the funds (or an amount equal to the relevant payment) may be held in your Reserve Account until the matter is resolved pursuant to this Agreement.

You agree to provide to PayPal any information as PayPal may reasonably request to allow PayPal to determine whether the Transaction Risk or risk or exposure to your Account has passed. You may close your Account if you object to the hold under this provision. If your Account is closed for any reason, PayPal has the right to hold a payment under this provision for a period of up to 180 days from the date the complete obligations under the contract for sale (to which the payment in question relates) have been discharged.

In Section 5.2: Restricted Activities

Section 5.2 has been updated to expand the list of Restricted Activities, to include: (o) cause PayPal to receive excessive complaints regarding your Account or business; or (p) present to PayPal a risk of non-compliance with PayPal's anti-money laundering obligations (including, without limitation, where we cannot verify your identity or you fail to complete the steps to lift your sending, receiving or withdrawal limit in accordance with the terms of this User Agreement).

- **In the Fees Policy:**

Personal Payments

The cross-border personal transactions fee for payments sent to users in Brazil will be changed to 1% when the payment method is exclusively Balance or Bank, and 7.4% plus a fixed fee (depending on currency of the payment) when entirely or partially funded by a debit card or credit card.

The section on Personal Transactions has been amended to clarify the countries/ circumstances in which you can and cannot send or receive personal transaction payments and how and when fees are incurred for sending personal transaction payments. In particular, China registered Users may no longer send personal payments.

Commercial Transactions - Receiving (Selling) for Domestic Payments

Only for balance funded domestic payments to a China registered Account, the transaction fees of 1.5% + \$0.30 USD will apply, regardless of the relevant monthly sales volume.

There is currently no change to the fees for such credit card funded payments.

Additional Fees – Currency Conversion Processing Fee

The Currency Conversion Processing Fee for payments sent from Norway registered Users to Users registered in Hong Kong or China (only where such Currency Conversion Processing Fee is payable by the Norway registered User), has been increased to 5% above the exchange rate obtained by PayPal.

- **In the PayPal Buyer Protection Policy and Buyer Complaint Policy:**

PayPal Buyer Protection.

The list of items not eligible under the PayPal Buyer Protection Policy, has been revised to exclude:

1. Classified advertisements or eBay classified type listings (however, Marktplaats listings are eligible in accordance with their terms)

The category on "office and factory equipment" in the list of items that are not eligible, has also been revised to "Industrial machinery used in manufacturing".

PayPal Buyer Protection has also been expanded to include Significantly Not As Described Items ("SNAD") purchases made outside of eBay.

Amendments to the PayPal User Agreement

Effective Date: Sep 22, 2010

 [Print](#)

- **Amendments to the PayPal User Agreement**

In the **User Agreement for PayPal Service:**

In Section 1.4: Third Party Permissions. A new subsection has been added to Section 2 (Accounts) that relates to permissions you grant to third parties. It describes how to set third party permissions for your Account, and explains that if you grant a third party permission to take actions on your behalf you allow PayPal to disclose certain information about your account to this third party. It also states that you agree that you will not hold PayPal responsible for, and will indemnify PayPal from any liability arising from the actions or inactions of a third party in connection with the permissions you grant.

In Section 5.2: Restricted Activities. Section 5.2 has been updated to expand the list of Restricted Activities, to include: (i) the transfer of your PayPal for monetary consideration; and (ii) the integration of PayPal Services in a manner inconsistent with PayPal's guidelines.

In the **Fees Policy**:

Personal Payments on Third Party Sites and Applications. The section on Personal Transactions has been updated to reflect that if you send a Personal Payment from a third party website or application, then the third party may determine if the sender or recipient of the Personal Payment will pay the Personal Payment fee. Whether the sender or recipient will pay the fee will be disclosed to you by the third party before the Personal Payment is initiated.

Micropayments for Digital Goods Fees. A digital goods micropayments rate has been added. If you apply for and qualify for Micropayments for Digital Goods, then for transactions involving only digital goods, you agree to pay either (i) the standard fees for commercial transactions as set out in the Fees Policy, or (ii) the following fees, whichever rate results in a lower amount being charged to you for the transaction. To qualify for Micropayments for Digital Goods, you must submit an application, be approved by us, agree to additional terms and conditions set forth in Section I(i) of our Payments Policy, and have an account in good standing.

- a. **Domestic Micropayments for Digital Goods Fees.** The following fees apply when the sender and recipient are both registered with PayPal with the same country of residence, and the payment is in the local currency (where available):

Activity	Micropayments for Digital Goods Fee
Sending (buying)	Free
Receiving (selling)	5% + Fixed Fee**

- b. **International Micropayments for Digital Goods Fees.** The following fees apply when the sender and recipient are registered with PayPal with the same different countries of residence. This fee is based on the country of the recipient:

Activity	Micropayments for Digital Goods Fee
Sending (buying)	Free*
Receiving (selling)	6% + Fixed Fee**

* Your financial institution may charge fees directly to the card you use to fund a cross-border payment even where no currency conversion is involved.

** See Section (c) below for detailed list of fixed fees.

- c. **Fixed Fees.** The Fixed Fee that applies to International Micropayments for Digital Goods is based on the currency of the payment:

Currency	Fee	Currency	Fee
Australian Dollar:	\$0.05 AUD	New Zealand Dollar:	\$0.08 NZD
Brazilian Real:	0.10 BRL	Norwegian Krone:	0.47 NOK
Canadian Dollar:	\$0.05	Philippine Peso:	2.5 PHP
Czech Koruna:	1.67 CZK	Polish Zlotych:	0.23 PLN
Danish Koruna:	0.43 DKK	Singapore Dollar:	\$0.08 SGD
Euro:	€0.05 EUR	Swedish Krona:	0.54 SEK
Hong Kong Dollar:	\$0.39 HKD	Swiss Franc:	0.09 CHF
Hungarian Forint:	15 HUF	Taiwan New Dollar:	2.00 TWD
Israeli Shekel:	0.20 ILS	Thai Baht:	1.8 THB
Japanese Yen:	¥7 JPY	U.K. Pounds Sterling:	£0.05 GBP
Mexican Peso:	\$0.55 MXN	U.S. Dollar:	\$0.05

Fees Policy, Personal Transaction Fees (Brazil):

Domestic Personal Transactions Fee (Brazil).

The domestic personal transaction fee will increase from 3.4% to 6.4%.

Fees Policy, Receiving (Selling) Fees (Brazil).

The Domestic Transactions Fee will increase as follows:

New Brazil Transaction Fees	Monthly Sales Volume
6.4% + Fixed Fee	R\$0.00 - \$6,000.00
5.9% + Fixed Fee	R\$6,000.01 - \$20,000.00
5.7% + Fixed Fee	R\$20,000.01 - \$200,000.00
5.4% + Fixed Fee	R\$200,000.01 and over

The Cross-Border Transactions Fee will increase as follows:

New Brazil Transaction Fees	Monthly Sales Volume
7.4% + Fixed Fee	R\$0.00 - \$6,000.00
6.9% + Fixed Fee	R\$6,000.01 - \$20,000.00
6.7% + Fixed Fee	R\$20,000.01 - \$200,000.00
6.4% + Fixed Fee	R\$200,000.01 and over

The fixed fee will increase from R\$0.4 to R\$0.6.

Fees Policy, Additional Fees, Currency Conversion Processing Fee

For users in Brazil, the currency conversion processing fee shall be increased to up to 3.5%, from 2.5%.

Fees Policy, Additional Fees (Brazil):

Installments Processing Fees will increase as follows:

Number of Installments	New Installment fee in Brazil
2 installments	5.5%
3 installments	6.0%
4 installments	6.5%
5 installments	7.5%
6 installments	8.5%
7 installments	9.5%
8 installments	10.5%
9 installments	11.5%
10 installments	12.5%
11 installments	13.0%
12 installments	13.5%

In the Payments Policy:

PayPal Mobile. A new subsection l(h) has been added in relation to the Services allowing you to send and receive payments through your mobile phone, which is only available in certain countries. This section highlights that if you use PayPal Mobile to conduct a transaction that requires currency conversion, a currency conversion will be performed and PayPal will charge you the currency conversion processing fee listed in our Fees Policy. Your phone service provider may also charge you additional fees, such as fees for SMS, data services, if you use PayPal Mobile.

Digital Goods Micropayments Purchases. If you purchase Digital Goods from certain Merchants using PayPal, we may offer you the option to pay for these goods on a later date, at no additional cost to you ("Post Payment Option"). We may offer you this option at our discretion, which we may revoke at any time. The Post Payment Option is only enabled if you have no Balance in your Account. The amounts paid by you using the Post Payment Option will be deducted from your Account on a specific date, no more than 21 days following your initial purchase, or when your Digital Goods purchases using the Post Payment Option reach a certain amount, whichever is earlier. This date and amount will be stated in your transaction details shown under History in the My Account tab in your Account. If you elect to use the Post Payment Option but you subsequently change your preferences (by selecting your Micropayment Preferences through the Profile tab in your Account) to pay for these purchases at the time you make them then for a period of six months you will

not be able to change back to the Post Payment Option.

Micropayments for Digital Goods. A new subsection 4 has been added to Section III (“Receiving Payments”) relating to reversals of transactions involving digital goods. This new subsection sets out that users have to submit an application for approval in order to qualify to receive Micropayments for Digital Goods, and states that by applying for Micropayments for Digital Goods, a Merchant must agree that for Digital Goods transactions between particular minimum and maximum values (varies by country), if a buyer opens a Dispute under the PayPal Buyer Complaint Policy, PayPal may reverse the transaction and remove the funds from the Merchant’s Account without requiring the buyer to escalate the Dispute to a Claim. A buyer will be limited to no more than three such reversals per month for Disputes filed with all Micropayments for Digital Goods Merchants. After reaching this maximum a buyer will be required to follow PayPal’s standard dispute resolution process for any additional Disputes they file.

In the **PayPal Buyer Protection Policy and Buyer Complaint Policy:**

PayPal Buyer Protection. The list of items not eligible under the PayPal Buyer Protection Policy, has been revised to include:

1. Any item that is prohibited under the PayPal Acceptable Use Policy
2. Intangibles
3. Services
4. Custom made items
5. Travel Ticket (including without limitation, airline flight tickets)
6. Classified advertisements or eBay classified type listings (however, Marktplaats listings are eligible in accordance with their terms)
7. Licenses and other access to digital content
8. Vehicles (including, without limitation, motor vehicles, caravans, aircraft and boats)
9. Real estate (including, without limitation, residential property)
10. Businesses
11. Office or factory equipment
12. Items that violate eBay’s Prohibited or Restricted Items Policy
13. Items equivalent to cash (including, without limitation, gift cards)
14. Items purchased using Website Payments Pro or Virtual Terminal (if applicable)
15. Personal transaction payments

Special terms for Digital Goods Micropayment Disputes and Claims. A new subsection (e) has been added to the Buyer Complaint Policy relating to reversals of transactions involving digital goods. PayPal may limit the number of these reversals you benefit from, to prevent abuse of this process. If these reversals are limited, you will still be able to file a Dispute and follow PayPal’s standard dispute processes described in this policy to attempt to resolve the issue with the Merchant directly.

Amendment to the PayPal Privacy Policy

Effective Date: Jul 13, 2010

 [Print](#)

• Amendment to the PayPal Privacy Policy

1. Preamble

Scope of the policy has been updated to include “products, services or any other features, technologies or functionalities offered by us on our website or through any other means (collectively “the PayPal Services).”

The text of the policy has been adjusted throughout to reflect this change.

2. New section has been added – entitled: Binding corporate rules.

Binding Corporate Rules

In addition to the privacy practices set out in this Privacy Policy, eBay Inc. has established a set of Corporate Rules (also referred to as Binding Corporate Rules), approved by a number of European Union privacy regulators. These Corporate Rules are a commitment by eBay Inc. to adequately protect your personal information regardless of where the data resides, and depending upon your location, may provide additional privacy rights through your privacy regulator or a court. If you would like additional information regarding the Corporate Rules contact us via the contact details below.

3. How we collect information about you

Language has been updated to include that PayPal collects information from your “interactions with Members of the eBay corporate family, and from other companies.”

Language about collecting information in ways “not specifically described” has been removed.

4. How we use cookies

This section has been updated to include the following language:

We and our service providers also use cookies to customize the PayPal services, content and advertising; measure promotional effectiveness, and promote trust and safety.

You may encounter cookies from third parties when using the PayPal Services on websites that we do not control (for example, if you view a webpage created by a third party or use an application developed by a third party, there may be a cookie placed by that web page or application).

5. How we use the personal information we collect

In the sixth bullet, "send you" has been replaced with "deliver"

6. New Section has been added entitled: Marketing

Marketing

We don't sell or rent your personal information to third-parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize the PayPal services, content and advertising. If you don't wish to receive marketing communications from us or participate in our ad-customization programs, simply indicate your preference by logging into your account going to the Profile subtab under the My Account tab and adjusting your preferences under Account Information or by following the directions provided with the communication or advertisement.

7. How we share personal information with other PayPal users

The following wording has been added:

In addition, this and other information may also be shared with third parties when you use these third parties to access PayPal services. Unless you agreed to it, these third parties are not allowed to use this information for any purpose other than to enable the PayPal Services.

And examples of data that may be shared by third parties with us have been added to this section.

We have clarified the cases in which we may be required to disclose credit card number or bank account number to include compliance with "Credit card association rules".

8. How we share personal information with other parties

In the first bullet, "Skype" has been removed and "products" has been inserted between "joint content" and "and services".

"Credit Card association rules" has been added to the disclosure about sharing data for legal compliance purposes.

Wording has been added to clarify information submitted on a third party website and not directly to PayPal will be subject to the third parties' privacy policy.

Amendment to the PayPal User Agreement

Effective Date: May 24, 2010



• Amendment to the PayPal User Agreement

In the Fees Policy:

The fees for cross-border personal transactions and cross-border commercial payments, shall be increased by 0.5% each, in respect of users in Hong Kong, Taiwan and Singapore only.

Amendment to the PayPal User Agreement

Effective Date: May 11, 2010



• Amendment to the PayPal User Agreement

In Section 9: If you are an eBay seller, eBay requires that you comply with the eBay Buyer Protection resolution process. As such, you have provided eBay with permission to make a final decision on a claim that a buyer files against you directly with eBay. If eBay makes a final decision that you lose a claim, you agree to allow PayPal to remove funds from your PayPal Account in order to reimburse eBay for your liability. Any claim filed directly with eBay are not covered by PayPal Seller Protection.

PayPal offers protection to buyers in the United Kingdom (UK) for Significantly Not as Described Claims ("SNAD") for purchases made with any merchant even when the purchase is not an eBay transaction. If you sell to a buyer with a UK PayPal Account and the buyer files a SNAD Claim, you will generally be required to accept the item back and refund the buyer the full purchase price plus original shipping costs. You will not receive a refund on your PayPal fees. If you lose a SNAD Claim because the item you sold is counterfeit, you will be required to provide a full refund to the buyer and you will not receive the item back (it will be destroyed).

SNAD Definition

An item is Significantly Not as Described if it is materially different than what the seller described in the item listing. Here are some examples:

- The buyer received a completely different item. Example: The buyer purchased a book and received a DVD or an empty box.
- The condition of the item was misrepresented. Example: The listing said "new" and the item was used.
- The item was advertised as authentic but is not authentic.
- The item is missing major parts or features which were not disclosed in the listing.
- The buyer purchased three items from a seller but only received two.
- The item was damaged during shipment.

An item is **not** Significantly Not as Described if it is materially similar to the seller's item listing description. Here are some examples:

- The defect in the item was correctly described by the seller.
- The item was properly described but the buyer didn't want it after he or she received it.
- The item was properly described but did not meet the buyer's expectations.
- The item has minor scratches and was listed as used condition.

In Section 17 For Brazilian Users:

Please be advised that the PayPal services are provided by PayPal Pte. Ltd., a Singapore company. Because you are doing business with a foreign company, you are legally required to pay taxes based on the fees that you have paid to PayPal Pte. Ltd., as follows:

- Withholding tax to the Federal Revenue of 25%
- CIDE tax to the Federal Revenue of 10%
- ISS tax to your local municipality of 2-5% (please check with your accountant or tax advisor to get the correct amount)

To determine your tax liability, you must first determine the amount of fees that you have paid to PayPal. To do so, please take the following steps:

- Log into your PayPal account:
- Click the "My Account" tab;
- Click on "View all my transactions"
- Sort by the appropriate tax year;
- Add up all the amounts listed as "Fee"

In Section 17 for South African Users:

You are required to comply with South African exchange control regulations. This means that:

1. If you receive amounts into your PayPal balance from a PayPal user:
 - a. you may not send those amounts to another PayPal user for a purchase or for any other reason.
 - b. you must withdraw the amounts in your PayPal balance to your FNB bank account* within 30 days of receipt of funds.
2. If you would like to send amounts to another PayPal user:
 - a. you must do so either with the credit card associated with your PayPal account, or by doing a Top Up to your PayPal balance from your FNB bank account*.
 - b. For purchases using Top Up, you must do a separate Top Up for each purchase.

* FNB charges a fee for each Top Up and Withdrawal. Please see the FNB website for more information.

In the PayPal Buyer Protection Policy and Buyer Complaint Policy:

PayPal has expanded its Buyer Protection Policy to include coverage to buyers for Item Not Received Claims ("INR"), for purchases made with any merchant even when the purchase is not an eBay transaction.

Amendment to PayPal User Agreement and Payments policy

Effective Date: Oct 14, 2009

 [Print](#)

• **Amendment to the User Agreement and underlying policies**

Beginning 14 October 2009, the PayPal User Agreement, Payments policy and buyer protection policy will be modified to include several new currencies as holding currencies and add additional withdrawal countries and the related fees and charges have been modified to include these new currencies. New currencies

include: Philipino Peso, Taiwanese Dollar, Thai Baht, Malaysian Ringgit, Argentinean Peso, and Brazilian Reais. Bank account withdrawal countries being added include Vietnam, Malaysia, Argentina, and Brasil. Several of these currencies are restricted currencies and not all PayPal features will be available with regards to a restricted currency and not all customers will have access to restricted currencies.

In addition, for Malaysian resident customers, PayPal has made specific modifications to the User Agreement as required by Bank Negara Malaysia regarding your rights as consumers in Malaysia accessing the PayPal services.

The governing law section of the User Agreement applicable to Malaysian residents has been modified as follows:

“For Malaysian residents who register for the PayPal service with a Malaysian address, this Agreement is governed by and interpreted under the laws of Malaysia as such laws are applied to agreements entered into and to be performed entirely within Malaysia.”

In addition, PayPal is required as a designated payment instrument under Malaysian law to provide the following useful information to Malaysians:

Malaysian customers of PayPal can contact BNMLINK and BNMTELELINK for information, inquiries or redress in the areas of conventional and Islamic banking, insurance and takaful, advisory services for small and medium enterprises, foreign exchange administration and other matters under Bank Negara Malaysia's jurisdiction.

The contact details for BNMTELELINK are:

BNMTELELINK
Jabatan Komunikasi Korporat
Bank Negara Malaysia
P.O.Box 10922
50929 Kuala Lumpur

Tel: 1-300-88-5465 (LINK)
Fax: 03-2174 1515
E-mail: bnmtelemink@bnm.gov.my

BNMLINK and BNMTELELINK operating hours are from:
Monday - Friday, 9.00 a.m. - 5.00 p.m.

- **Modification to the Personal Payment Fees for domestic Japanese transactions**

The fees for personal payments received on or after October 14, 2009 for domestic Japanese transactions are being modified from:

3.4% + ¥40 JPY

to be the following:

3.6% + ¥40 JPY

All other fees shall remain the same.

Amendment to Merchant Referral Bonus Policy and fees for receiving purchase payments for domestic Japanese Transactions

Effective Date: Aug 19, 2009

 [Print](#)

- **Amendment to the Merchant Referral Bonus Policy**

Beginning August 19, 2009, the PayPal Merchant Referral Bonus Policy will be modified to increase the Payout Period from 6 months to 12 months.

Modification to the Purchase Payment Fees for domestic Japanese transactions

The fees for purchase payments received on or after August 19, 2009 for domestic Japanese transactions are being modified to be the following, all other fees shall remain the same:

Fees for receiving purchase payments

Fees to receive payments for purchases of goods and services vary depending on monthly sales volume.

Purchase payments received (monthly)	Fee per transaction
\$0.00 USD - \$3,000.00 USD	3.6% + ¥40 JPY
\$3,000.01 USD - \$10,000.00 USD	3.4% + ¥40 JPY
\$10,000.01 USD - \$100,000.00 USD	3.2% + ¥40 JPY
> \$100,000.00 USD	2.9% + ¥40 JPY

Amendment to the PayPal User Agreement and Buyer Complaint and Buyer Protection Policy

Effective Date: Jun 03, 2009



- **Amendment to the PayPal User Agreement and Buyer Complaint and Buyer Protection Policy**

Beginning June 3, 2009, PayPal will introduce several changes to its User Agreement and Buyer Complaint and Buyer Protection Policy. **PayPal's Buyer Complaint and Protection Policy is expanding to include additional countries.**

The PayPal User Agreement is being modified as follows:

Section 4.2 entitled Risk of Reversal of Payments and the Seller Protection Policy ("SPP") is being added. Under this new provision, Sellers of tangible items on eBay websites will be eligible for seller protection for claims of Item not received and reversals relating to credit card chargebacks. The full terms are as follows:

4.2 Risk of Reversal of Payments and the Seller Protection Policy ("SPP").

4.2.1 Definitions. For the purposes only of this section 4, the terms set out below are defined as follows:

- a. "Approved Postage Service" means a postage service offering services that meet PayPal's standards as set forth herein for Proof of Shipment.
- b. "Disputed Payment" means a payment via PayPal which is the subject of a Seller Protection Reversal.
- c. "Item Not Received" means goods are purchased on an eligible eBay website but not received by the buyer.
- d. "Merchandise" means the item purchased through an eBay website associated with the Disputed Payment and applies to **tangible items only**.
- e. "[Proof of Shipment](#)" means any of the acceptable standards for proof of shipment, as set out in PayPal's Proof of Shipment requirements page, available in PayPal's Security Centre at www.paypal.com clicking on "Selling Safely" and locating "How we Help Protect Sellers".
- f. "Seller Protection Reversal" occurs when PayPal places a hold on funds in your account under any of the following circumstances:
 - i. A credit card or debit card chargeback has been requested by an eBay buyer where the sender of the payment was using improperly obtained funds or a fraudulent payment has been made.
 - ii. A credit card or debit card chargeback has been requested by an eBay buyer for the reason of Item Not Received.
 - iii. A claim filed via the PayPal Online Dispute Resolution process has been requested by an eBay buyer where the sender of the payment was using improperly obtained funds or a fraudulent payment has been made.
 - iv. A claim filed via the PayPal Online Dispute Resolution process has been requested by an eBay buyer for the reason of Item Not Received.
 - v. PayPal reverses a payment for an eBay item it believes to be fraudulent.
 - vi. A bank reverses a payment for an eBay item it believes to be fraudulent.

"Transaction Details Page" means the page on the PayPal website titled "Transaction Details" that displays information about the transaction. This page is accessible from the "Details" link on the "Overview" and "History" subtabs of the "My Account" tab on the PayPal website.

4.2.2 Risk of Reversals of Payments and the Seller Protection Policy ("SPP").

- a. **Risks of Reversals.** You are responsible for all Reversals, Chargebacks, Claims, fees, fines, penalties, and other liability incurred by PayPal, a PayPal User, or a third party. In the event of any of these events, you will owe PayPal for the amount of the reversal, chargeback, Claim, plus any fees imposed on or incurred by PayPal as a result of the reversal or chargeback. PayPal will seek to recover these funds from you by debiting your PayPal balance and, if there are not sufficient funds in your PayPal balance, PayPal reserves the right to take your account negative and to collect your debt to PayPal by any other legal means.
- b. **Seller Protection Policy.** However, under the Seller Protection Policy, sellers on eBay websites, listed below will not owe PayPal any amounts in connection with a Seller Protection Reversal that results from a Disputed Payment and where the relevant transaction meets the applicable eligibility requirements, set out in section 4.2.3.

4.2.3 Transaction Eligibility Requirements for the Seller Protection Policy.

Subject to the limitations set forth below a transaction (where the buyer makes a PayPal payment on or after June 3, 2009) will be eligible for protection under the Seller Protection Policy where the following requirements are met:

- You sold the Merchandise via an eBay website; and
- You provide PayPal with valid Proof of Shipment of the Merchandise; and
- You are a PayPal customer in a country that has both receive and withdraw capabilities; and
- You sent the Merchandise to the address specified by the sender of the payment which is highlighted on your account Transaction Details Page or otherwise notified to you by PayPal through a PayPal application programming interface ("API").

4.2.4 Limitations on the Seller Protection Policy.

Note: The item must be listed and sold on eBay and paid for with PayPal. Sellers must provide one Proof of Shipment for each separate PayPal payment. The Seller Protection Policy will **not** apply to a transaction if any of the following apply:

- i. You combine eBay items purchased through separate PayPal payments into a single shipment,
- ii. You accept more than one payment for a single eBay transaction,
- iii. You do not provide Proof of Shipment or respond to PayPal's other requests for information in a timely manner as specified by PayPal,
- iv. The item sold was an intangible good, quasi-cash, gift certificate, downloadable or streaming content, a business, real estate, license for digital content, motor vehicle (including cars, motorcycles, boats, and planes) or a service,
- v. You hand deliver the item,
- vi. The buyer has claimed that the item was significantly not as described (SNAD), or
- vii. You have not complied with the terms of the PayPal User Agreement, the PayPal Acceptable Use Policy, any PayPal policy or any specific directions provided by PayPal.

4.2.5 Seller Protection Process.

- i. If a Seller Protection Reversal occurs for a specific transaction, PayPal will send you an email to let you know that it will place a temporary hold on the funds in your PayPal account to cover the amount of the Seller Protection Reversal and will ask you to provide Proof of Shipment and any other information that PayPal may require to enable it to assess and determine if the transaction meets the eligibility requirements set out at section 4.2.3 above.
- ii. If PayPal determines in its sole discretion that the transaction meets the eligibility requirements, then PayPal will lift the temporary hold and restore the funds to your PayPal account.
- iii. If PayPal determines that the transaction does not meet the eligibility requirements, then PayPal will return the funds to the buyer's account or other rightful owner and the funds which have been on temporary hold will be debited from your PayPal account, together with any fees imposed on or incurred by PayPal as a result of the Seller Protection Reversal. If there are not sufficient funds in your PayPal balance, PayPal reserves the right to take the account negative and collect your debt to PayPal by any other legal means.
- iv. In the event that you receive an excessive or unreasonable number of Seller Protection Reversals, as determined by PayPal in PayPal's sole discretion, having regard to all the relevant circumstances, PayPal may notify you that you are hereby excluded from this policy and take any other actions pursuant to the User Agreement.
- v. PayPal reserves the right, in its absolute discretion, to terminate or amend the terms and conditions of the Seller Protection Policy or the transaction eligibility requirements at any time.

4.2.6 PayPal's Right to Hold Funds. In order to ensure the integrity of a transaction PayPal reserves the right to hold funds or proceeds from transactions by placing them in a "pending" or hold status beyond the normal distribution period. PayPal may do this in order to mitigate risk related to transactions it considers suspicious.

4.2.7 eBay Item Holds. PayPal may, in its sole discretion, determine to place a hold on a payment you receive for an eBay transaction, based on the reasonable belief that there may be a risk associated with the transaction. Such a hold will show as "pending" in your PayPal Account. PayPal will release the eBay transaction hold after 21 days from the date the hold is placed, unless you receive a dispute, claim, chargeback, or reversal on the transaction subject to the hold, in which case PayPal may hold the payment until the matter is resolved pursuant to this Agreement. PayPal may choose to release the hold earlier if the buyer leaves positive feedback on eBay or where PayPal is otherwise satisfied that the transaction has completed successfully.

4.2.8 Reserves for Premier and Business Accounts. PayPal, in its sole discretion, may place a reserve on funds held in your Premier or Business Account when PayPal believes there may be an increased level or risk associated with your account. If PayPal places a reserve on funds in your Account, the will be shown as "pending" in your PayPal Account. If your Account is subject to a Reserve, PayPal will provide you with notice specifying the terms of the reserve. The terms may require that a certain percentage of the amounts received in your Account are held for a certain period of time, or that a certain amount or percentage is held in reserve. PayPal may change the terms of the reserve by providing you with notice of the new terms. In the event you do not agree to the terms of the reserve, you may terminate your account with PayPal.

Amendment to the PayPal Acceptable Use Policy

Effective Date: Jun 03, 2009

 [Print](#)

• Prohibited Activities

Beginning June 3, 2009 the PayPal Acceptable Use Policy is being amended to include a new Section 4 as follows:

Prohibited Activities

You may not use the PayPal service for activities that:

"4. involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent"

Amendment to the User Agreement and Related Policies

Effective Date: Feb 11, 2009



- **Amendment to the User Agreement and Related Policies**

Beginning 11 February 2009 the User Agreement and several of its underlying policies will be amended as follows:

The Buyer Complaints and Protection policy will be amended to more clearly set out the coverage available to users located around the world. The substance of the policy remains the same.

A new Merchant Referral Bonus Policy is being introduced for PayPal merchants located outside of the United States, Canada, Australia and European Union countries. Now, rather than merchants contracting with PayPal Inc for the bonus policy, merchants are able to participate in the bonus program through PayPal Private Limited. For those merchants who already participate, this simply means the program is paid out by PayPal Private Limited the PayPal entity that provides the PayPal service to you today, rather than PayPal, Inc.

Amendment to the PayPal Acceptable Use Policy

Effective Date: Nov 05, 2008



- **Amendment to the PayPal Acceptable Use Policy**

Beginning Nov., 5 2008 the PayPal Acceptable Use Policy is being amended as follows:

Section 5 is being revised to include activities with an entry fee and a prize, including games of skill and sweepstakes. The new language is as follows:

Prohibited Activities

You may not use the PayPal service for activities that:

"5. involve gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes unless the operator has obtained prior approval from PayPal and the operator and customers are located exclusively in jurisdictions where such activities are permitted by law."

Amendment to the PayPal Payments Policy

Effective Date: Sep 03, 2008



- **Adding Funds to your account (Topping up)**

Beginning 3 September 2008, PayPal will introduce a new method to add funds to your PayPal Account in select countries.

- Topping up.** PayPal customers in the following countries may add funds to their PayPal Account via bank transfer from their local bank accounts: Italy, Ireland, Belgium, Austria, Denmark, Greece, Portugal, Poland, Finland, Hungary, Czech Republic, Luxembourg, Singapore, Hong Kong and Mexico. Funds may be used for the purchase of goods or services over the internet. Due to bank processing times, it may be a few days from your initiation of the transfer that the funds will appear in your PayPal Account.
- Fees.** PayPal will not charge you a fee for topping up from a bank account, however, your financial institution may charge you a fee to send the funds to PayPal. Please check with your bank prior to sending funds.
- Limitations.** Only customers in the countries listed above may add funds to their PayPal Account via bank transfer. The funds must come from your bank account into a PayPal Account with the same name as the registered account holder. In the event you attempt to send funds from an account wherein the name on the PayPal Account and the name on the bank account do not match, the funds transfer may be rejected by PayPal. You will be liable for any fees incurred for attempted transfers to accounts that do not have the same registered owner. For fraud, risk and regulatory reasons, PayPal reserves the right to limit the amount that may be topped up at any time.
- Redemption.** Top up funds may be redeemed for good or services from other PayPal customers and may be refunded to your registered bank account, where available and in accordance with PayPal's withdrawal policies as shown below.

Amendment to the Privacy Policy

Effective Date: Jul 09, 2008



- **Amendment to the Privacy Policy**

Beginning 9 July 2008 PayPal will have a newly revised privacy policy. The new privacy policy will have the following sections:

1. How we collect information about you

2. How we use cookies
3. How we protect and store personal information
4. How we use the personal information we collect
5. How we share personal information with other PayPal users
6. How we share personal information with other parties
7. How you can control our communications with you
8. How you can access or change your personal information
9. How you can contact us about privacy questions

The main purpose of this revision is to present our policy in a clearer and more concise format, however we have made some minor changes as to how we process your personal information.

Amendment to User Agreement, Fees Policy, Payments (Sending, Receiving, and Withdrawals) Policy, and Premier and Business Account Policy.

Effective Date: Jul 09, 2008

 [Print](#)

- **Amendment to User Agreement, Fees Policy, Payments (Sending, Receiving, and Withdrawals) Policy, and Premier and Business Account Policy.**

Effective 9 July 2008, PayPal Private Limited will be amending the above mentioned policies to reflect several changes to its product. These changes include clarification on the customer's relationship with PayPal, several guidelines on the use of PayPal on eBay, and the reduction of the fees associated with Return Fees for Withdrawals through ACH. The changes are as follows:

Section 2.1 the fourth paragraph will be changed to read as follows:

By initiating and making payments through the Service or, where available, adding funds to your balance, you authorize PayPal to charge your credit/debit card or to instruct your financial institution to obtain the funds on your behalf, and to send the funds to the recipient that you designate or into PayPal's Pooled Account, subject to the terms and restrictions of this Agreement. When you initiate a payment, PayPal will offset funds from the Pooled Account for your benefit to the recipient. When you make a payment, until that payment clears our risk checks and is accepted by the recipient (which may occur instantly or take a few days), you remain the owner of those funds and PayPal holds those funds for your benefit, but you will not be able to withdraw those funds or send the funds to any other recipient unless you cancel the initial transaction.

A new Section is added regarding your offering of PayPal on eBay which will read as follows:

6.5 Use of PayPal on eBay. Sellers who offer PayPal as a payment method in their eBay listings must follow these requirements:

- a. Accept PayPal if the eBay listing includes PayPal as a payment method.
- b. Accept all PayPal funding sources from a buyer, including but not limited to eCheck and credit cards.
- c. Have a Premier or Business account or be willing to upgrade to a Premier or Business account upon receipt of a payment.
- d. Accept international PayPal transactions if the eBay listing offers shipping outside of their country.
- e. Sellers may not charge a surcharge for accepting PayPal as a payment method.

Amendment to the PayPal User Agreement

Effective Date: Mar 05, 2008

 [Print](#)

- **Amendment to the PayPal User Agreement**

Beginning 5 March 2008, PayPal will amend the terms of its User Agreement, Fees Policy to clarify certain provisions and remove information pertaining to customers in other jurisdictions.

Amendment to User Agreement and Buyer Complaint Policy

Effective Date: Oct 25, 2007

 [Print](#)

- **Amendment to User Agreement and Buyer Complaint Policy**

The PayPal User agreement and the Buyer Complaint Policy and PayPal Buyer Protection program will be amended to clarify certain points regarding qualified shipping and delivery methods. In addition, the User Agreement will be modified to: 1) prohibit the beneficial ownership of Personal and Premier accounts, 2) prohibit the designation of an agent or other third party controlling a personal or premier account, and 3) to clarify the use of electronic records in disputes and law suits. In addition several clarifications will be made in the policies related to new product features including payment reviews for certain users.

Amendment to Section 2.8 of the PayPal User Agreement

Effective Date: Aug 23, 2007



- **Amendment to Section 2.8 of the PayPal User Agreement**

Beginning 23 Aug. 2007, section 2.8 of the PayPal User Agreement is being amended to allow PayPal to hold your funds for up to 180 days and fine you up to \$2,500 USD (increased from \$500) for the following violations of the Acceptable Use Policy:

- Using the Service to receive payments for any sexually oriented or obscene materials or services in violation of the Acceptable Use Policy; or
- Using the Service to receive payments for any narcotics, other controlled substances, steroids or prescription drugs in violation of the Acceptable Use Policy; or
- Using the Service to receive payments for wagers, gambling debts or gambling winnings, regardless of the location or type of gambling activity in violation of the Acceptable Use Policy; or
- Using the service to receive payments for tobacco products in violation of the Acceptable Use Policy.

Amendment to the Preapproved Payments Policy

Effective Date: May 03, 2007



- **Amendment to the Preapproved Payments Policy**

Beginning 03 May 2007, the PayPal Preapproved Payments Policy will be amended to set out the terms of PayPal's recurring billing functionality. In particular, the policy will be amended to set out the terms by which a buyer provides an advance authorisation to a merchant to allow that merchant to receive payments from the buyer's PayPal Account directly on a one-time, regular or sporadic basis in accordance with the buyer's agreement with the merchant. The name of the policy will be changed to PayPal Billing Agreement for Recurring Payments.

Amendment to the User Agreement and policies

Effective Date: Mar 08, 2007



- **Amendment to the User Agreement and policies**

Beginning March 8, 2007, PayPal will amend the terms of its User Agreement, Fees and Payments (sending, Receiving and Withdrawals) Policy to permit Personal Account Holders to accept up to five credit card payments for a fee. Credit Card Payments in excess of 5 must either be rejected, or users must upgrade their account to a Premier or Business account.

Amendment to the PayPal User Agreement

Effective Date: Jan 17, 2007



- **Amendment to the PayPal User Agreement**

Updated the US version of the User Agreement to provide concise and clearer language to help users understand PayPal's terms and conditions of use. Updated the PayPal Buyer Protection Policy for all European countries. Updated the Australian version of the User Agreement and Product Disclosure Statement. Updated the Gift Voucher Terms, Gift Voucher Merchant Terms And Conditions, and Gift Voucher Merchant Policy for US, Australia and all European countries to clarify the obligations of PayPal, the merchant, the purchaser and the recipient, and to clarify the terms surrounding the funding of the Gift Vouchers. Updated Section b., Receiving Payments, of the Fees Policy for all European countries. In the Withdrawals section of the Payments (Sending, Receiving and Withdrawals) Policy for the Czech Republic, updated the list of countries eligible for registering a local bank account. Added further information on PayPal's use of credit reference agencies in connection with customers who apply for and/or use the PayPal Website Payments Pro product to the Privacy Policy for all European countries. Changed the currency from GBP to EURO in Section 2.7, Liability, of the Spanish version of the User Agreement. Added a Financial Services Acceptable Use Policy for all countries. Added a Charities and Non-Profit Organisations Acceptable Use Policy for all European countries and Australia. Updated the Prescription Drugs and Devices, Illegal Drugs & Paraphernalia, Firearms, Weapons, and Knives, and Money Service Businesses Acceptable Use Policies for US. Updated the PayPal's Weapons and Knives and Firearms, Ammunition, Replicas, and Militaria Acceptable Use Policies for all European countries.

Amendment to the PayPal User Agreement

Effective Date: Jan 11, 2007



- **Amendment to the PayPal User Agreement**

Beginning January 11, 2007 PayPal will have a newly revised user agreement.

