PayPal Consumer Fees

Buying and sending money can be easy, fast, and secure when using PayPal.

Last Updated: 4, November 2026

You can find details about changes to our rates and fees and when they will apply on our Policy Updates Page. You can also view these changes by clicking 'Legal' at the bottom of any web-page and then selecting 'Policy Updates'.

Domestic: A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents of the same market.

International: A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our Market/Region Grouping Table.

Market Code Table: We may refer to two-letter market codes throughout our fee pages. For a complete listing of PayPal market codes, please access our Market Code Table.

Relevant Market/Region

Rates published below apply to PayPal accounts of residents of the following market:

Market/Region list

Canada (CA)

Buying with PayPal

It's free to use PayPal to donate or to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

Online or in-store

Rate
No Fee (when no currency conversion is involved)

Selling with PayPal

When you buy or sell goods or services, make any other commercial type of transaction, or receive a payment when you "request money" using PayPal, we call that a "commercial transaction".

For the listings of selling rates, please visit our PayPal Merchant Fees Page.

Receiving and Sending Donations

When you accept the User Agreement or the PayPal Fundraisers Terms and Conditions to send or receive funds (using one of the payment types listed below), we call that a "donation". Funds sent or received through other products or services (not set out below) are not "donations" eligible for donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

Standard rate for receiving domestic donations

Transaction Type	Rate
QR code Transactions – 10.01 CAD and above	Commercial Transaction Rates Apply
QR code Transactions – 10.00 CAD and below	Commercial Transaction Rates Apply
PayPal Fundraisers (Listed)	Commercial Transaction Rates Apply
PayPal Fundraisers (Unlisted)	No fee
All other Donations	2.90% + fixed fee

Receiving international donations

The applicable fee for receiving domestic donations applies plus the additional percentage-based fee for international donations.

Additional percentage-based fee for international donations

The variable fee shall be increased by the percentage points set out below:

Payment Type	Fee
US - Commercial Transactions	0.80%
All other countries - Commercial Transactions	1.00%

Fixed fee for donations (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD
Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD

Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All Other Donations	No Fee

Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable additional percentage-based fee for international donations (international fee).

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending international personal transactions rates)
All Other Donations	No Fee (when no currency conversion is involved)

Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying donation or commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

Sending domestic personal transactions

Payment method	Fee
PayPal balance or a bank account	No Fee
Cards	2.90% + fixed fee

Sending international personal transactions

Market/Region of Recipient's Account	Payment method	Rate
Europe I, Europe II, Northern Europe, and United States	PayPal balance or a bank account	2.99 CAD
	Cards	2.99 CAD + 2.90% + fixed fee
Any other market/region	PayPal balance or a bank account	4.99 CAD
	Cards	4.99 CAD + 2.90% + fixed fee

Fees charged in different currencies for sending payments: *We will collect the fee in the currency in which the fee is listed. To do this, we may need to convert the fee from the amount you send into the currency in which the fee is listed, in which case the fees for "Conversions in all other cases" also apply.*

Receiving personal transactions

Rate
No fee (when no currency conversion is involved)

Fixed fee for personal transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD
Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD
Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Currency Conversions

For information about how we convert currency, please see the user agreement. The fee depends on the type of transaction and currency being converted. You will be charged the minimum rates set out below, or such other amounts as may be disclosed to you during the transaction.

Converting payments in another currency

For any currency conversions that occur when sending/receiving personal payments, commercial transactions and when using PayPal Payouts:

Currency	Minimum Rate
Canadian dollar	4.00%
US dollar	4.00%
All Other Currencies	4.00%

Notice: *Residents of Quebec will be charged the minimum rate set out above.*

Conversions in all other cases

For all other currency conversions:

Minimum Rate
3.00%

Notice: *Residents of Quebec will be charged the minimum rate set out above.*

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal to your linked bank account. A currency conversion (and currency conversion fees) may also apply.

> *Note: For additional listings of transfer rates out of business accounts, please visit our PayPal Merchant Fees Page.*

Withdrawing from a PayPal personal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Local Account	No Fee (when no currency conversion is involved)
	Instant • With eligible linked debit card • Withdrawal limits apply, see table below	1.75% of amount transferred • Minimum and maximum fees apply, see table below

Withdrawal Limits

Frequency	Maximum (up to)
Per transaction	5000.00 CAD
Per day	5000.00 CAD
Per week	5000.00 CAD
Per month	15000.00 CAD

Minimum and Maximum fees

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Canadian dollar	0.25 CAD	25.00 CAD

Other Consumer Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

Other Fees

Activity	Description	Rate
Bank Return on Withdrawal/Transfer out of PayPal	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	No Fee
Credit Card and Debit Card Confirmation(s)	Some users, in order to increase their sending limit or as PayPal may determine, may be charged a credit card and debit card link and confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process.	See Credit Card and Debit Card Link and Confirmation Table below.

Credit Card and Debit Card Link and Confirmation Table

Currency	Rate	Currency	Rate
Australian dollar	2.00 AUD	New Taiwan dollar	70.00 TWD
Brazilian real	4.00 BRL	New Zealand dollar	3.00 NZD
Canadian dollar	2.45 CAD	Norwegian krone	15.00 NOK
Czech koruna	50.00 CZK	Philippine peso	100.00 PHP
Danish krone	12.50 DKK	Polish zloty	6.50 PLN
Euro	1.50 EUR	Russian ruble	60.00 RUB
Hong Kong dollar	15.00 HKD	Singapore dollar	3.00 SGD
Hungarian forint	400.00 HUF	Swedish krona	15.00 SEK
Israeli new shekel	8.00 ILS	Swiss franc	3.00 CHF
Japanese yen	200.00 JPY	Thai baht	70.00 THB
Malaysian ringgit	Not Applicable	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD