

PayPal Consumer Fees

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

Last Updated: February 19, 2026

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#) or as otherwise required by the user agreement. You can also get to the [Policy Updates Page](#) by clicking 'Legal' at the bottom of any webpage 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/region:

Market/Region list

United States (US)

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 accept the [User Agreement](#) to buy or sell goods or services or make any other commercial type of transaction, we call that a “commercial transaction”.

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#)

Buying, Selling, and Transferring Cryptocurrencies

Buying or selling a cryptocurrency or converting between PYUSD and another cryptocurrency

There's a fee for buying or selling cryptocurrencies (“crypto”). The fee will vary based on the USD value of your crypto purchase or sale amount.

The exchange rate you'll see before buying or selling crypto will also include a [cryptocurrency conversion spread](#). There's no fee for holding crypto in your account.

There's a fee to convert PYUSD to/from another type of crypto, the fee will vary based on the USD value of the crypto you convert.

Purchase, sale, or conversion amount	Fee
1.00 – 74.99 USD	2.20%
75.00 – 200.00 USD	2.00 %
200.01 – 1000.00 USD	1.80%
1000.01 USD +	1.50%

The fees above do not apply to buying and selling PYUSD

Transferring a cryptocurrency

Transfer Type	Fee
Receiving a crypto transfer	No fee
Transferring crypto to another PayPal or Venmo account	No fee
Transferring crypto to an address outside of PayPal or Venmo	You will be charged a cryptocurrency network fee, payable in the crypto you transfer, which varies. For details on the network fee, see the PayPal

	<p><u>Cryptocurrency Terms and Conditions.</u> We will display such network fee right before you transfer any crypto.</p>
Using PayPal as a funding source to buy and transfer crypto in one step to external cryptocurrency wallet providers who support this feature	<p>When you buy crypto to be transferred in one step, you will also be charged a cryptocurrency network fee, payable in the crypto you transfer. The crypto amount to be transferred in one step to an external wallet plus the crypto amount you will be charged to cover the cryptocurrency network fee is the “combined cryptocurrency purchase amount.” We will display the network fee right before you transfer any crypto.</p> <p>For crypto other than PYUSD, you will pay (1) the transaction fee listed in the “<u>Buying or selling a cryptocurrency</u>” table above on the USD value of the combined cryptocurrency purchase amount and (2) 1% only on the USD value of the crypto that you transfer to your external wallet.</p> <p>For PYUSD, you will pay 1.5% on the USD value of the PYUSD that you transfer to your external wallet. You will not pay a transaction fee on the combined cryptocurrency purchase amount.</p>
Using PayPal to transfer and sell crypto out of supported external cryptocurrency wallets in one step	<p>When you transfer and sell crypto out of a supported external cryptocurrency wallet in one step, you will pay a transaction fee on the USD value of the crypto you are selling.</p> <p>For crypto other than PYUSD, you will pay (1) the transaction fee listed in the “<u>Buying or selling a cryptocurrency</u>” table above and (2) 1% only on the USD value of the crypto that you receive from your external wallet.</p> <p>For PYUSD, you will pay 1.5% on the USD value of the PYUSD that you receive from your external wallet. You will not pay a transaction fee listed in the “Buying or selling a cryptocurrency” table above.</p>

Receiving and Sending Donations

When you accept the [User Agreement](#) 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

Payment Type	Rate
Donate Button	2.89% + <u>fixed fee</u>
PayPal Checkout for Donations	2.89% + <u>fixed fee</u>

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

Payment Type	Rate
All Donations	1.50%

Fixed fee for donations (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD
Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Standard rate for sending domestic donations

Payment Type	Rate
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
Donations	No Fee (when no <u>currency conversion</u> is involved)

Sending and Receiving Money

When you use your PayPal account to 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 on PayPal or Venmo 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
Amex Send™ Account	No fee

Sending international personal transactions

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

Payment method	Fee
PayPal balance or a bank account	5.00% <ul style="list-style-type: none">• A minimum international fee of 0.99 USD• A maximum international fee of 4.99 USD
Cards	5.00% <ul style="list-style-type: none">• A minimum international fee of 0.99 USD• A maximum international fee of 4.99 USD
Amex Send™ Account	5.00% <ul style="list-style-type: none">• A minimum international fee of 0.99 USD• A maximum international fee of 4.99 USD

Fees charged in different currencies for sending payments: We will collect the fee from balance in the currency in which the fee is listed. To do this, we may need to convert the fee amount from your sending balance 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

PayPal Balance

PayPal offers a balance holding account commonly referred to as PayPal Balance.

For more information and a complete listing of fees associated, please refer to the [PayPal Balance Terms and Conditions](#).

Currency Conversions

For any of the following types of transactions involving a [currency conversion](#) by PayPal, the transaction exchange rate will also include a currency conversion spread.

Converting payments in another currency

Type of Transaction	Currency Conversion Spread
• Paying for goods or services in a currency other than the currency the goods or services are listed in.	4.00%, or such other amount as may be disclosed to you during the transaction.
• Sending money to a friend or family member such that they receive a different currency from the currency in which you pay.	
• Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.	
• All other transactions	3.00%, or such other amount as may be disclosed to you during the transaction.

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. 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	Standard <ul style="list-style-type: none">With eligible linked bank account	No Fee (when no currency conversion is involved)
	Instant <ul style="list-style-type: none">Withdrawal limits apply	1.75% of amount transferred <ul style="list-style-type: none">Minimum and Maximum fees apply based on the card withdrawal currency, in the table below
Cards	Standard <ul style="list-style-type: none">With eligible linked debit cardWithdrawal limits apply	No Fee (when no currency conversion is involved)
	Instant <ul style="list-style-type: none">With eligible linked debit cardWithdrawal limits apply	1.75% of amount transferred <ul style="list-style-type: none">Minimum and Maximum fees apply based on the card withdrawal currency, in the table below
Checks	Have a paper check mailed to you	1.50 USD (Fee only applies to PayPal personal accounts without a linked PayPal Balance account)

Withdrawal Limits – Instant Transfer for Bank

Frequency	Maximum (up to)
Per transaction	25,000.00 USD

Withdrawal Limits – Standard and Instant Transfers for Cards

Frequency	Maximum (up to)
Per transaction	5000.00 USD
Per day	5000.00 USD
Per week	5000.00 USD
Per month	15,000.00 USD

Minimum and Maximum fees – Instant Transfer

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
US dollar	0.25 USD	25.00 USD

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 .
PayPal Business Debit MasterCard	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice
PayPal Debit MasterCard	Use of the PayPal Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Debit MasterCard Cardholder Agreement

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
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