# PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.

## 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/region 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

| **Canada (CA)** |
|---|

## Commercial Transaction Rates

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

### Standard rate for receiving domestic transactions

| Transaction Type | Rate |
|---|---|
| Commercial Transactions | 2.90% + fixed fee |
| QR code Transactions – 10.01 CAD and above | 1.90% + fixed fee |
| QR code Transactions – 10.00 CAD and below | 2.40% + fixed fee |

## Receiving international transactions

The fee for receiving domestic transactions applies plus the additional percentage-based fee for international commercial transactions.

## Additional percentage-based fee for international commercial transactions

| Payment Type | Rate |
|---|---|
| US - Commercial Transactions | 0.80% |
| All other countries - Commercial Transactions | 1.00% |
| US - QR code Transactions | 0.80% |
| All other countries - QR code Transactions | 1.00% |

## Fixed fee for commercial 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 |

## Fixed fee for QR code transactions 10.01 CAD and above (based on currency received)

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| Australian dollar | 0.10 AUD | New Taiwan dollar | 3.00 TWD |
| Brazilian real | 0.20 BRL | New Zealand dollar | 0.15 NZD |
| Canadian dollar | 0.10 CAD | Norwegian krone | 1.00 NOK |
| Czech koruna | 3.00 CZK | Philippine peso | 5.00 PHP |
| Danish krone | 0.70 DKK | Polish zloty | 0.50 PLN |
| Euro | 0.10 EUR | Russian ruble | 3.00 RUB |
| Hong Kong dollar | 0.80 HKD | Singapore dollar | 0.20 SGD |
| Hungarian forint | 30.00 HUF | Swedish krona | 1.00 SEK |
| Israeli new shekel | 0.40 ILS | Swiss franc | 0.10 CHF |
| Japanese yen | 12.00 JPY | Thai baht | 4.00 THB |
| Malaysian ringgit | 0.70 MYR | UK pounds sterling | 0.10 GBP |
| Mexican peso | 2.00 MXN | US dollar | 0.10 USD |

## Fixed fee for QR code transactions 10.00 CAD and below (based on currency received)

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| Australian dollar | 0.05 AUD | New Taiwan dollar | 2.00 TWD |
| Brazilian real | 0.10 BRL | New Zealand dollar | 0.08 NZD |
| Canadian dollar | 0.05 CAD | Norwegian krone | 0.47 NOK |
| Czech koruna | 1.50 CZK | Philippine peso | 2.50 PHP |
| Danish krone | 0.35 DKK | Polish zloty | 0.23 PLN |
| Euro | 0.05 EUR | Russian ruble | 1.50 RUB |
| Hong Kong dollar | 0.39 HKD | Singapore dollar | 0.08 SGD |
| Hungarian forint | 15.00 HUF | Swedish krona | 0.50 SEK |
| Israeli new shekel | 0.20 ILS | Swiss franc | 0.05 CHF |
| Japanese yen | 6.00 JPY | Thai baht | 1.80 THB |
| Malaysian ringgit | 0.20 MYR | UK pounds sterling | 0.05 GBP |
| Mexican peso | 0.55 MXN | US dollar | 0.05 USD |

## Other fees for using Commercial Transactions

| Activity | Description | Fee |
|---|---|---|
| Campaign Fee – Store Cash transactions | All applicable PayPal transaction fees are calculated from the cart total, after any Store Cash offers are applied by the PayPal user. For more information about Campaign Fee calculations, please see the PayPal Store Cash Terms and Conditions. | 8.00% |

## 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

| 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) |

# Charity Transaction Rates

Charity transaction rates are subject to application, eligibility, and pre-approval by PayPal, as further described in the Confirmed Charity Terms and Conditions. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account.

## Receiving domestic charity transactions

| Transaction Type | Rate |
|---|---|
| Charity Transactions | 1.60% + fixed fee |
| QR code Transactions – 10.01 CAD and above | Commercial Transaction Rates Apply |
| QR code Transactions – 10.00 CAD and below | Commercial Transaction Rates Apply |

## Receiving international charity transactions

| Where sender's market/region is | Rate |
|---|---|
| US | 1.60% + fixed fee |
| All other countries | 2.60% + fixed fee |

## Fixed fee for charity 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 |

# Alternative Payment Method Rates

Depending on the offering, alternative payment methods (APMs) may be made available as Payment Types for your customers.
For a complete listing of the APMs that may be available, please see your market's APM agreement. You must accept the terms of your market's APM agreement before receiving APM payments.

| Alternative Payment Method | Rate |
|---|---|
| CODI, DiMo, PSE, SPEI | 2.70% + fixed fee |
| OxxoPay, Thailand Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Skrill, Ovo Premium, GoPa, NaverPay, PicPay, Pago Efectivo, Nupay, TrueMoney, Airtel | 5.49% + fixed fee |
| Mercado Pago, ShopeePay | 5.99% + fixed fee |
| PaysafeCard | 15% + fixed fee |
| All Other Alternative Payment Methods | Our commercial transaction rates apply |

## Receiving international transactions

The fee for receiving APM transactions applies plus the additional percentage-based fee for international commercial transactions

## Fixed fee for APM 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 Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the PayPal Online Card Payment Services Agreement. These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the PayPal Online Card Payment Services Agreement.

## Receiving domestic transactions using PayPal Online Card Payment Services

| Payment type | Rate |
|---|---|
| Advanced Credit and Debit Card Payments | 2.70% + fixed fee |
| Advanced Credit and Debit Card Payments – American Express Transactions | 3.50% |
| Payments Pro | 2.90% + fixed fee |
| Payments Pro – American Express Transactions | 3.50% |
| Virtual Terminal | 3.10% + fixed fee |
| Virtual Terminal – American Express Transactions | 3.50% |

**Discount Rates:** *Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the* PayPal Online Card Payment Services Agreement..

## Receiving international transactions using PayPal Online Card Payment Services

| Payment type | Rate |
|---|---|
| Advanced Credit and Debit Card Payments – US Transactions | 3.50% + fixed fee |
| Advanced Credit and Debit Card Payments – Other International Transactions | 3.70% + fixed fee |
| Advanced Credit and Debit Card Payments – American Express Transactions | Standard Advanced Credit and Debit Card Payment Rates for American Express Transactions Apply |
| Payments Pro – US Transactions | 3.70% + fixed fee |
| Payments Pro – Other International Transactions | 3.90% + fixed fee |
| Payments Pro – American Express Transactions | Standard Pro Transaction Rates for American Express Transactions Apply |
| Virtual Terminal – US Transactions | 3.90% + fixed fee |
| Virtual Terminal – Other International Transactions | 4.10% + fixed fee |
| Virtual Terminal – American Express Transactions | Standard Virtual Terminal Transaction Rates for American Express Transactions Apply |

**Discount Rates:** *Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the* PayPal Online Card Payment Services Agreement..

## Charity rates for receiving transactions using PayPal Online Card Payment Services

Charity rates for receiving transactions using the below PayPal Online Card Payment Services are subject to eligibility, application and pre-approval by PayPal, as further described in the Confirmed Charity Terms and Conditions. See the PayPal Online Card Payment Services Agreement for more details and the below services.

| Payment Type | Rate |
|---|---|
| Advanced Credit and Debit Card Payments | 1.60% + fixed fee |
| Advanced Credit and Debit Card Payments – US Transactions | 1.60% + fixed fee |

| | |
|---|---|
| Advanced Credit and Debit Card Payments – Other International Transactions | 2.60% + fixed fee |
| Advanced Credit and Debit Card Payments – American Express Transactions | Standard Advanced Debit and Credit Card Payment Rates for American Express Transactions Apply |
| Advanced Credit and Debit Card Payments – Interchange Plus Plus | Interchange Plus Plus Rates Apply |
| Payments Pro | 2.20% + fixed fee |
| Payments Pro – American Express Transactions | Standard Pro Transaction Rates for American Express Transactions Apply |
| Virtual Terminal | 2.40% + fixed fee |
| Virtual Terminal – American Express Transactions | Standard Virtual Terminal Transaction Rates for American Express Transactions Apply |

## Interchange Plus Plus fee structure for PayPal Online Card Payment Services transactions

Subject to activation in your account settings and your acceptance of the PayPal Online Card Payment Services Agreement, the following alternative fee structure may apply to eligible Payment Types.

| Payment Type | Rate |
|---|---|
| Advanced Credit and Debit Card Payments | Interchange Pass-through Costs + 0.89% + fixed fee (collectively "Interchange Plus Plus") |

## Fixed fee for PayPal Online Card Payment Services 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 |

## Other fees for using PayPal Online Card Payment Services

| Activity | Description | Fee |
|---|---|---|
| Fraud Protection Advanced | Optional Service | • 0.09 CAD per transaction |

| | | |
|---|---|---|
| Additional Risk Factors | If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase. | Up to 5.00% per transaction |
| Card Verification Transactions | For each account verification request | 0.30 CAD |
| Chargeback Protection | Optional Service for Advanced Credit and Debit Card Payments | 0.80% per transaction |
| Failure to implement Express Checkout | If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice. | 1.00% per transaction |
| Monthly Fees | Advanced Credit and Debit Card Payments | No fee |
| | Payments Advanced | 10.00 CAD |
| | Payments Pro | 35.00 CAD + GST/HST |
| | Websites Payments Pro | 35.00 CAD + GST/HST |
| | Virtual Terminal | 35.00 CAD + GST/HST |
| Recurring Billing | Optional Service | Standard Transaction Fees Apply |
| Recurring Payment Tool | Optional Service | Standard Transaction Fees Apply |
| Uncaptured Authorization Transactions | For each successful but uncaptured authorization transaction. | 0.30 CAD |

# Payment Gateway

Payflow Pro gives you the flexibility to design a checkout page that matches your site's branding, and Payflow Link comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the Payflow Gateway Services Agreement.

## Receiving transactions using Payflow

| Payment type | Fee |
|---|---|
| Payflow Pro Transaction | 0.10 CAD |
| Payflow Link Transaction | 0.10 CAD |

## Other fees for using Payflow

| Activity | Description | Fee |
|---|---|---|
| Monthly Fees | Payflow Pro | 25.00 + GST/HST |

| | | |
|---|---|---|
| | Payflow Link | No fee |
| PayPal Recurring Billing Service (Monthly) | Payflow Pro | 10.00 CAD |
| | Payflow Link | 10.00 CAD |
| PayPal Fraud Protection Services (Monthly) | Basic Package | No fee |
| | Advanced Package | 10.00 CAD |
| | Buyer Authentication + | 10.00 CAD |

# PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment and currency in which it is sent.

## Sending PayPal Payouts

| Transaction | Rate |
|---|---|
| Canada & US | 2% of total transaction amount (not to exceed the maximum fee cap below) |
| Canada & US<br>• When using the Payouts API | Flat Rate see fee table below |
| Other International PayPal Payouts | 2% of total transaction amount (not to exceed the maximum fee cap below) |

## Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | CA & US Maximum Fee Cap | CA & US – When using the Payouts API Fee | Other International Maximum Fee Cap |
|---|---|---|---|
| Australian dollar | 1.25 AUD | 0.32 AUD | 24.00 AUD |
| Brazilian real | 2.00 BRL | 0.50 BRL | 40.00 BRL |
| Canadian dollar | 1.25 CAD | 0.32 CAD | 24.00 CAD |
| Czech koruna | 24.00 CZK | 6.00 CZK | 400.00 CZK |
| Danish krone | 6.00 DKK | 1.50 DKK | 120.00 DKK |
| Euro | 0.85 EUR | 0.22 EUR | 16.00 EUR |
| Hong Kong dollar | 7.00 HKD | 1.75 HKD | 160.00 HKD |
| Hungarian forint | 210.00 HUF | 53.00 HUF | 6000.00 HUF |
| Israeli new shekel | 4.00 ILS | 1.00 ILS | 80.00 ILS |
| Japanese yen | 120.00 JPY | 30.00 JPY | 2000.00 JPY |
| Malaysian ringgit | 4.00 MYR | Not Applicable | 80.00 MYR |
| Mexican peso | 11.00 MXN | 2.75 MXN | 300.00 MXN |
| New Taiwan dollar | 33.00 TWD | 8.00 TWD | 800.00 TWD |
| New Zealand dollar | 1.50 NZD | 0.38 NZD | 30.00 NZD |
| Norwegian krone | 6.75 NOK | 1.70 NOK | 120.00 NOK |
| Philippine peso | 50.00 PHP | 12.50 PHP | 1000.00 PHP |
| Polish zloty | 3.00 PLN | 0.75 PLN | 60.00 PLN |
| Russian ruble | 30.00 RUB | 60.00 RUB | 600.00 RUB |
| Singapore dollar | 1.60 SGD | 0.40 SGD | 32.00 SGD |
| Swedish krona | 9.00 SEK | 2.25 SEK | 160.00 SEK |

| | | | |
|---|---|---|---|
| Swiss franc | 1.30 CHF | 0.33 CHF | 20.00 CHF |
| Thai baht | 36.00 THB | 9.00 THB | 800.00 THB |
| UK pounds sterling | 0.65 GBP | 0.17 GBP | 14.00 GBP |
| US dollar | 1.00 USD | 0.25 USD | 20.00 USD |

# Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for businesses that process payments under 12.00 CAD. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please contact us to apply for the Micropayment rate.

## Receiving micropayments

| Transaction | Rate |
|---|---|
| Canada and US | 5.0% + micropayments fixed fee |
| Other International micropayments | 6.0% + micropayments fixed fee |

## Micropayments fixed fee

Based on payment currency:

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| Australian dollar | 0.05 AUD | New Taiwan dollar | 2.00 TWD |
| Brazilian real | 0.10 BRL | New Zealand dollar | 0.08 NZD |
| Canadian dollar | 0.05 CAD | Norwegian krone | 0.47 NOK |
| Czech koruna | 1.67 CZK | Philippine peso | 2.50 PHP |
| Danish krone | 0.43 DKK | Polish zloty | 0.23 PLN |
| Euro | 0.05 EUR | Russian ruble | 2.00 RUB |
| Hong Kong dollar | 0.39 HKD | Singapore dollar | 0.08 SGD |
| Hungarian forint | 15.00 HUF | Swedish krona | 0.54 SEK |
| Israeli new shekel | 0.20 ILS | Swiss franc | 0.09 CHF |
| Japanese yen | 7.00 JPY | Thai baht | 1.80 THB |
| Malaysian ringgit | 0.20 MYR | UK pounds sterling | 0.05 GBP |
| Mexican peso | 0.55 MXN | US dollar | 0.05 USD |

# Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

The chargeback fee is based on the currency received as follows:

## Chargeback fees

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| Australian dollar | 22.00 AUD | New Taiwan dollar | 625.00 TWD |
| Brazilian real | 35.00 BRL | New Zealand dollar | 28.00 NZD |
| Canadian dollar | 20.00 CAD | Norwegian krone | 125.00 NOK |
| Czech koruna | 400.00 CZK | Philippine peso | 900.00 PHP |
| Danish krone | 120.00 DKK | Polish zloty | 65.00 PLN |
| Euro | 16.00 EUR | Russian ruble | 640.00 RUB |
| Hong Kong dollar | 155.00 HKD | Singapore dollar | 28.00 SGD |
| Hungarian forint | 4,325.00 HUF | Swedish krona | 150.00 SEK |
| Israeli new shekel | 75.00 ILS | Swiss franc | 22.00 CHF |
| Japanese yen | 1,875.00 JPY | Thai baht | 650.00 THB |
| Malaysian ringgit | 65.00 MYR | UK pounds sterling | 14.00 GBP |
| Mexican peso | 250.00 MXN | US dollar | 20.00 USD |

# Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution. Please see the User Agreement for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

## Standard Dispute Fees

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| Australian dollar | 25.00 AUD | New Taiwan dollar | 455.00 TWD |
| Brazilian real | 65.00 BRL | New Zealand dollar | 25.00 NZD |
| Canadian dollar | 20.00 CAD | Norwegian krone | 140.00 NOK |
| Czech koruna | 350.00 CZK | Philippine peso | 760.00 PHP |
| Danish krone | 100.00 DKK | Polish zloty | 60.00 PLN |
| Euro | 14.00 EUR | Russian ruble | 1125.00 RUB |
| Hong Kong dollar | 115.00 HKD | Singapore dollar | 20.00 SGD |
| Hungarian forint | 4,585.00 HUF | Swedish krona | 145.00 SEK |
| Indian Rupee | 1080.00 INR | Swiss franc | 15.00 CHF |
| Israeli new shekel | 55.00 ILS | Thai baht | 465.00 THB |
| Japanese yen | 1,630.00 JPY | UK pounds sterling | 12.00 GBP |
| Malaysian ringgit | 65.00 MYR | US dollar | 15.00 USD |
| Mexican peso | 300.00 MXN | | |

## High Volume Dispute Fees

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| Australian dollar | 50.00 AUD | New Taiwan dollar | 910.00 TWD |
| Brazilian real | 130.00 BRL | New Zealand dollar | 50.00 NZD |
| Canadian dollar | 40.00 CAD | Norwegian krone | 280.00 NOK |
| Czech koruna | 700.00 CZK | Philippine peso | 1520.00 PHP |

| | | | |
|---|---|---|---|
| Danish krone | 200.00 DKK | Polish zloty | 120.00 PLN |
| Euro | 28.00 EUR | Russian ruble | 2250.00 RUB |
| Hong Kong dollar | 230.00 HKD | Singapore dollar | 40.00 SGD |
| Hungarian forint | 9,170.00 HUF | Swedish krona | 290.00 SEK |
| Indian Rupee | 2160.00 INR | Swiss franc | 30.00 CHF |
| Israeli new shekel | 110.00 ILS | Thai baht | 930.00 THB |
| Japanese yen | 3,260.00 JPY | UK pounds sterling | 24.00 GBP |
| Malaysian ringgit | 130.00 MYR | US dollar | 30.00 USD |
| Mexican peso | 600.00 MXN | | |

# 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.*

# E-cheque Fees

Sometimes the sender of a payment you receive may use an E-cheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the User Agreement for more information about E-cheque. When you receive an E-cheque funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

## Receiving E-cheque fees

| Payment type | Rate |
|---|---|
| Per each payment transaction | Commercial Transaction Rates |

## Maximum fee cap for E-cheque

| Currency | Maximum fee cap |
|---|---|
| Australian dollar | 300.00 AUD |
| Brazilian real | 500.00 BRL |
| Canadian dollar | 300.00 CAD |
| Czech koruna | 5000.00 CZK |
| Danish krone | 1500.00 DKK |
| Euro | 200.00 EUR |
| Hong Kong dollar | 2500.00 HKD |
| Hungarian forint | 54,000.00 HUF |
| Israeli new shekel | 1160.00 ILS |
| Japanese yen | 24,000.00 JPY |
| Malaysian ringgit | 1000.00 MYR |
| Mexican peso | 3500.00 MXN |
| New Taiwan dollar | 9000.00 TWD |
| New Zealand dollar | 400.00 NZD |
| Norwegian krone | 1600.00 NOK |
| Philippine peso | 13,000.00 PHP |
| Polish zloty | 800.00 PLN |
| Russian ruble | 12,000.00 RUB |
| Singapore dollar | 400.00 SGD |
| Swedish krona | 1800.00 SEK |
| Swiss franc | 300.00 CHF |
| Thai baht | 9000.00 THB |
| UK pounds sterling | 200.00 GBP |
| US dollar | 300.00 USD |

# 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.

## Withdrawing from a PayPal business account

| Withdrawal/Transfer to | Withdrawal/Transfer Type | Rate |
|---|---|---|
| Bank account | Local | No Fee (when no currency conversion is involved) |
| | Instant<br>• With eligible linked debit card<br>• Withdrawal limits apply, see table below | 1.50% of amount transferred<br>• Minimum 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 fees

Based on withdrawal currency:

| Currency | Minimum Fee |
|---|---|
| Canadian dollar | 0.50 CAD |

# Other Merchant 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 |
| Commercial Transaction Refunds | Full Refunds | • If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you. |
| | Partial Refunds | • If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you. |
| 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 | See Credit Card and Debit Card Link and Confirmation Table below. |

| | | |
|---|---|---|
| | be refunded when you successfully complete the credit card or debit card verification process. | |
| Duty Clear | With Duty Clear, PayPal arranges prepayment of U.S. import duties with U.S. Customs and Border Protection for your eligible shipments to the United States. | The Duty Clear fee is based on the goods you are shipping and is charged when the transaction is completed.<br><br>If you pass the cost of duty prepayment on to your buyer, it will be added to the total transaction amount. Your standard PayPal transaction fees will apply to the full amount, including the duty prepayment. |

## Credit Card and Debit Card Link and Confirmation Table

| Currency | Fee | Currency | Fee |
|---|---|---|---|
| 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 |