

PayPal Links Terms and Conditions

Last updated on 2 September 2025

Contracting Party and Scope of these Terms

These PayPal Links Terms and Conditions ("Terms") constitute a legal agreement between you and PayPal UK Ltd ("we" or "PayPal"). They govern your use of the PayPal Links service ("PayPal Links").

The [PayPal User Agreement](#) governs your use of your PayPal account and the PayPal services. These Terms supplement the PayPal user agreement. The use of PayPal Links is subject to PayPal's [Privacy Statement](#).

If there is any conflict between these Terms and the PayPal User Agreement, these Terms shall prevail with respect to the subject matter in these Terms.

Description, Uses, and Compliance with these Terms

PayPal Links is a service offered by PayPal where you can create a payment link ("link") that you can send to a recipient in order for you to:

- send electronic money from you to the recipient; and
- receive a payment of electronic money from the recipient.

PayPal links created by you can be used by anyone with access to them to either send or receive payments (see section "Nature of Links" below).

Each time you create a link, you enter into a separate legal agreement which is limited in application to that specific link and governed by these Terms.

Creation of Links and Restrictions

You must have a personal PayPal account to create a link. Your PayPal account must be active for the duration of the link and may not be suspended due to engagement in restricted activities according to the [PayPal User Agreement](#).

We reserve the right to restrict the creation of links in accordance with these Terms and the User Agreement. Possible restrictions may include a time limit on how long a link is active, restrictions on the number of links you can create in a given period and the amount that you can send or request via links.

Sending and Receiving Links

After creating the link, you can share it with the intended recipient by using an electronic

communication method of your choice. We recommend that you use a safe communication method with end-to-end encryption to avoid the link being intercepted or not being delivered correctly. Additionally, only send the link to a person that you trust and do not post the link publicly (e.g. on social media) as anyone who has access to the link can use it to claim the funds transferred through use of the link or make the payment to you requested through use of the link (see below, section "Nature of Links").

You can send the link to recipients who do or do not have a PayPal account. However, for the recipients to collect or send the money via the link, they must have or create a PayPal account or another supported account as set out by us. Collecting or sending money via the link without a PayPal account or another supported account as set by us, is not possible. Recipients must also comply with the conditions for Receiving Payments stipulated in the [PayPal User Agreement](#) .

You may not use PayPal Links for the explicit or implicit purpose of or involving any activity or purpose that is unlawful and/or violates these Terms, the [PayPal User Agreement](#) or [Acceptable Use Policy](#).

Nature of Links

When you create a link, you cannot indicate a specific recipient. It is not possible, for instance, to enter names, account details, email addresses, or other identifiers to personalise the link to a specific recipient. This means that links are impersonal in nature and the money can be claimed (if you send money via the link) or sent (if you want to receive money via the link) by anyone who has access to the link. For instance, the following scenarios are possible:

- If you intend to send money with the link, the original recipient chosen by you could forward the link to someone else which you do not know or did not have in mind when creating the link. And this person could use the link to collect the money.
- If you intend to receive money with the link, the original recipient could also forward the link and someone else could make the payment to you using the link.

You will only see who collected or sent the money once the link is used by that recipient.

Authorisation for Creating Links and Making/Receiving Payments

When you create a link to send money to a recipient, you authorise us to (i) immediately debit your chosen payment method for the amount to be sent via the link and (ii) transfer the funds anyone using the link to claim the funds. The funds will be held until someone clicks the link and takes the steps required to receive the payment (see section "How we protect your PayPal balance" in the [PayPal User Agreement](#)). If the claiming party does not already have a PayPal account (or another account supported for this service) they will need to set one up, at which point we will transfer funds to the claimant's account.

If you send a link to a recipient to request a payment of money from them, the instruction for us to execute the payment from that recipient to you will only be deemed to have been received at

the point the recipient clicks on the link.

By requesting the creation of the link without indicating a recipient, you expressly authorise this transaction in full knowledge and understanding that the link can be used by anyone with access to it (see above in the section "Nature of Links").

You're responsible for creating and sharing the link securely. If someone other than your intended recipient uses the link to collect the money, PayPal cannot be held responsible.

Refund and Cancellation of Links

If the link is not used to collect the money within the time limit where the link is active, the money (including any fees you were charged) will be refunded.

You can cancel an active link through your PayPal account while the link has not been used. Once an active link has been used, you can no longer cancel the link and payment to the claimant. When successfully cancelled, the electronic money (including any fees you were charged) will also be refunded.

Fees

It's free to create a link. When you use your PayPal account to send or receive money via a link, applicable transaction fees may apply. These can be found on our [Consumer Fees page](#).

Revision of these Terms

We may revise these Terms following the same procedure as set out for revising the PayPal User Agreement in the section "Welcome to PayPal" of the [PayPal User Agreement](#).

Status Disclosure

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution (firm reference number 994790); in relation to its regulated consumer credit activities (firm reference number 996405); and for the provision of cryptocurrency services (firm reference number 1000741). Some products and services, such as PayPal Pay in 3 and PayPal Working Capital, are not regulated by the FCA and may offer a lower level of protection. Please read product terms for further details. PayPal UK Ltd's company number is 14741686. Its registered office is 5 Fleet Place, London, United Kingdom, EC4M 7RD.

