

Last Updated: 10, December 2024

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 the Policy Updates Page by clicking 'Legal' at the bottom of any webpage and then selecting 'Policy Updates'.

Where these fees apply

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

Andorra (AD)	Croatia (HR)	Iceland (IS)
Malaysia (MY)	Monaco (MC)	New Zealand (NZ)
Singapore (SG)	–	–

Standard rate for receiving transactions using PayPal Braintree

Use of PayPal Braintree is subject to eligibility, application, approval by PayPal and your acceptance of the [Payment Services Agreement](#).

Payment type	Description	Market/Region	Rate per transaction
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Payment type	Description	Market/Region	Rate per transaction
Cards and third-party digital wallet transactions	For standard merchants. ¹	MY	3.4% + Braintree Fixed Fee
		NZ	2.9% + Braintree Fixed Fee
		SG	3.4% + Braintree Fixed Fee
		AD, HR, IS, and MC	1.9% + Braintree Fixed Fee
	Braintree Fixed Fee ²	MY	2.00 RM
		NZ	0.45 NZD
		SG	0.50 SGD
		AD, HR, IS, and MC	0.30 EUR
	Transaction presented outside of your home currency	MY & SG	Additional 1% fee

Payment type	Description	Market/Region	Rate per transaction
	Transaction involves currency conversion	MY & SG	Converted at the exchange rate imposed by the applicable Network, plus an additional 1% fee
	Multi-currency transaction	NZ	3.9% + 0.45 NZD
	Pass-through American Express transaction ³	AD, HR, IS & MC	0.30 EUR
	Customer card issued outside of the EU/EEA	AD, HR, IS & MC	Additional 1% fee
	Multi-currency transaction settled in a Scheme Currency	AD, HR, IS & MC	Additional 1.5% fee

Payment type	Description	Market/Region	Rate per transaction
	Multi-currency transactions settled in an Exotic Currency	AD, HR, IS & MC	Additional 3% fee
	Chargebacks	MY	90.00 RM
		NZ	10.00 NZD
		SG	30.00 SGD
		AD, HR, IS, and MC	30.00 EUR
PayPal transactions	Subject to the terms applicable to your PayPal account	AD, HR, IS, MC, MY, NZ & SG	PayPal Merchant Fees

¹ Discounted rates are available for a business processing over 60,000 EUR per month for AD, HR IS & MC; 300,000.00 RM per month for MY; 100,000.00 NZD per month for NZ and 110,000.00 SGD per month for SG. Interchange plus pricing is also available in AD, HR, IS & MC.

² For Merchants in AD, HR and IS, the Braintree Fixed Fee is charged per settled transaction.

For Merchants in Singapore, Malaysia, and New Zealand, the Braintree Fixed Fee is charged for each Transaction, verification, authorization, pre-authorization, reversal (void), authorization reversals (void), verification reversal, and Refund, in each instance irrespective of whether it is approved declined, rejected, received, failed or any other transaction status (including timeouts/no-responses/failed).

³ For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.

Refunded Transactions

Activity	Market/Region	Description
Refunded transactions	AD, HR, IS & MC	Processing fees are not returned for refunded transactions.
	MY & SG	All processing fees, except the Braintree Fixed Fee, are returned for full refunds. For partial refunds, all processing fees, except the Braintree Fixed Fee, are returned at a prorated amount.
	NZ	All processing fees are returned, except the Braintree Fixed Fee which is charged for the original transaction and the refund. For partial refunds, all processing fees are returned at a prorated rate.