# PayPal Consumer Fees 

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

## Last Updated: 01, January 2023

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'. We have removed the references to Croatian Kuna (HRK) as a result of Croatia joining the Eurozone on January 1, 2023.

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.

International euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

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 Markets/Regions

Rates published below apply to PayPal accounts of residents of the following markets/regions:
Markets/Regions list

| Albania (AL) | Democratic Republic of <br> the Congo (CD) | Maldives (MV) |  <br> Grenadines (VC) |
| :--- | :--- | :--- | :--- |
| Algeria (DZ) | Dominica (DM) | Mali (ML) | Samoa (WS) |
| Andorra (AD) | Djibouti (DJ) | Marshall Islands (MH) | Sao Tome \& Principe (ST) |
| Angola (AO) | Dominican Republic (DO) | Monaco (MC) | Saudi Arabia (SA) |
| Anguilla (AI) | Ecuador (EC) | Mauritania (MR) | Senegal (SN) |
| Antigua \& Barbuda (AG) | Egypt (EG) | Mauritius (MU) | Serbia (RS) |
| Argentina (AR) | El Salvador (SV) | Moldova (MD) | Seychelles (SC) |


| Armenia (AM) | Eritrea (ER) | Mongolia (MN) | Sierra Leone (SL) |
| :---: | :---: | :---: | :---: |
| Aruba (AW) | Ethiopia (ET) | Montenegro (ME) | Singapore (SG) |
| Azerbaijan Republic (AZ) | Falkland Islands (FK) | Montserrat (MS) | Solomon Islands (SB) |
| Bahamas (BS) | Faroe Islands (FO) | Morocco (MA) | Somalia (SO) |
| Bahrain (BH) | Federated States of Micronesia (FM) | Mozambique (MZ) | South Africa (ZA) |
| Bangladesh (BD) | Fiji (FJ) | Namibia (NA) | Sri Lanka (LK) |
| Barbados (BB) | French Polynesia (PF) | Nauru (NR) | Suriname (SR) |
| Belarus (BY) | Gabon (GA) | Nepal (NP) | Svalbard \& Jan Mayen (SJ) |
| Belize (BZ) | Gambia (GM) | Netherlands Antilles (AN) | Swaziland (SZ) |
| Benin (BJ) | Georgia (GE) | New Caledonia (NC) | Tajikistan (TJ) |
| Bermuda (BM) | Greenland (GL) | New Zealand (NZ) | Tanzania (TZ) |
| Bhutan (BT) | Grenada (GD) | Nicaragua (NI) | Togo (TG) |
| Bolivia (BO) | Guatemala (GT) | Niger (NE) | Tonga (TO) |
| Bosnia \& Herzegovina (BA) | Guinea-Bissau (GW) | Nigeria (NG) | Trinidad \& Tobago (TT) |
| Botswana (BW) | Guyana (GY) | Niue (NU) | Tunisia (TN) |
| British Virgin Islands (VG) | Honduras (HN) | Norfolk Island (NF) | Turkmenistan (TM) |
| Brunei (BN) | Iceland (IS) | Oman (OM) | Turks \& Caicos Islands (TC) |
| Burkina Faso (BF) | Indonesia (ID) | Palau (PW) | Tuvalu (TV) |
| Burundi (BI) | Jamaica (JM) | Panama (PA) | Uganda (UG) |
| Cambodia (KH) | Jordan (JO) | Papua New Guinea (PG) | Ukraine (UA) |
| Cameroon (CM) | Kazakhstan (KZ) | Paraguay (PY) | United Arab Emirates (AE) |
| Cape Verde (CV) | Kenya (KE) | Peru (PE) | Uruguay (UY) |
| Cayman Islands (KY) | Kiribati (KI) | Philippines (PH) | Vanuatu (VU) |
| Chad (TD) | Kuwait (KW) | Pitcairn Islands (PN) | Venezuela (VE) |
| Chile (CL) | Kyrgyzstan (KG) | Qatar (QA) | Wallis \& Futuna Islands (WF) |
| Columbia (CO) | Laos (LA) | Republic of the Congo (CG) | Yemen (YE) |
| Comoros (KM) | Lesotho (LS) |  | Zambia (ZM) |
| Cook Islands (CK) | Macedonia (MK) | Saint Helena (SH) | Zimbabwe (ZW) |
| Costa Rica (CR) | Madagascar (MG) | Saint Kitts \& Nevis (KN) |  |
| Cote d'Ivoire (CI) | Malawi (MW) | Saint Lucia (LC) |  |
| Croatia (HR) | Malaysia (MY) | Saint Pierre \& Miquelon (PM) |  |

## Buying with PayPal

It's free to use PayPal 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, send or receive a charity donation 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.

## Sending and receiving payments

When you send funds (initiated from the "Friends and Family" tab of the "Send" flow) to, or receive funds into your PayPal account from, friends and family without making an underlying 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".

Personal transactions are limited in availability and may not be available in some countries. If you use your credit card as the payment method for a personal transaction, you may be charged a cash-advance fee by your credit card company.

The rates relating to personal transactions are set out below.

## Sending domestic personal transactions

| Payment Method | Sender Market/Region | Rate |
| :--- | :--- | :--- |
| PayPal Balance or Bank account | AD, HR, IS, \& MC | No Fee (if funded in EEA in <br> EUR/SEK) |
|  | Where available | No Fee (when no currency <br> conversion is involved) |
|  | AD, HR, IS, \& MC | No Fee (if funded in EEA in <br> EUR/SEK) |
|  | Where available | $3.4 \%+$ fixed fee |

Personal payments: If you use another payment method to partially fund the payment, the fee will be pro-rated.

Sending international personal transactions

| Payment Method | Sender Market/Region | Recipient Market/Region | Rate |
| :---: | :---: | :---: | :---: |
| PayPal Balance or Bank account | AD, HR, IS, \& MC | Canada, Europe I, Europe <br> II, Northern Europe, \& US | 1.99 EUR |
|  |  | Any other market | 3.99 EUR |
|  | $\begin{aligned} & \text { AL, BA, MK, MD, ME, \& } \\ & \text { UA } \end{aligned}$ | Canada, Europe I, Europe <br> II, Northern Europe, \& US | 1.99 EUR |
|  |  | Any other market | 3.99 EUR |
|  | NZ | Any market | 6.99 NZD |
|  | Any other market where available | Any market | 4.99 USD |
| Cards | AD, HR, IS, \& MC | Canada, Europe I, Europe <br> II, Northern Europe, \& US | 1.99 EUR |
|  |  | Any other market | 3.99 EUR |
|  | $\begin{aligned} & \text { AL, BA, MK, MD, ME, \& } \\ & \text { UA } \end{aligned}$ | Canada, Europe I, Europe <br> II, Northern Europe, \& US | $\begin{aligned} & 1.99 \text { EUR }+3.4 \%+\underline{\text { fixed }} \\ & \underline{\text { fee }} \end{aligned}$ |
|  |  | Any other market | $\begin{aligned} & 3.99 \text { EUR }+3.4 \%+\underline{\text { fixed }} \\ & \text { fee } \end{aligned}$ |
|  | NZ | Any market | $\begin{aligned} & \text { 6.99 NZD }+3.4 \%+\underline{\text { fixed }} \\ & \underline{\text { fee }} \end{aligned}$ |
|  | Any other market/region where available | Any market | $\begin{aligned} & \text { 4.99 USD + 3.4\% + fixed } \\ & \text { fee } \end{aligned}$ |

Personal payments: We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, in which case the fees for "Currency Conversions" also apply. If you use another payment method to partially fund the payment, the fee will be pro-rated.

## 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 |

## Receiving personal transactions

| Rate |
| :--- |
| No Fee (when no currency conversion is involved) |

## Currency Conversions

For information about how we convert currency, please see the user agreement.
The transaction exchange rate used for your currency conversion includes a fee which we charge above the base exchange rate. The fee depends on the type of currency conversion, as follows:

## Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making personal payments or commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

| Market/Region | Rate |
| :---: | :---: |
| AMERICAS: <br> Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman Islands, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Falkland Islands, Grenada, Guatemala, Guyana, Honduras, Jamaica, Montserrat, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Trinidad \& Tobago, Turks and Caicos Islands, Uruguay, Venezuela, Virgin Islands | 4.5\% |
| ASIA PACIFIC: <br> Bhutan, Cambodia, Federated States of Micronesia, Indonesia, Laos, Maldives, Mongolia, Nepal, New Zealand, Philippines, Samoa, Singapore, Sri Lanka, Tonga | 4.0\% |
| MIDDLE EAST \& AFRICA: <br> Algeria, Angola, Bahrain, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Chad, Comoros, Congo, Democratic Rep of the Congo, Cook Islands, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea Bissau, Ivory Coast, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Oman, Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, Tunisia, Turkmenistan, Uganda, United Arab Emirates, Yemen, Zambia, Zimbabwe | 4.0\% |
| SOUTH EAST EUROPE: <br> Albania, Andorra, Belarus, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Macedonia, Moldova, Montenegro, Serbia, Ukraine | 4.0\% |

## Malaysia - Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

| Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> rate) | Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> rate) |
| :--- | :--- | :--- | :--- |
| Australian dollar (AUD) | $4.00 \%$ | New Taiwan dollar (TWD) | $4.00 \%$ |
| Brazilian real (BRL) | $4.00 \%$ | New Zealand dollar (NZD) | $4.00 \%$ |
| Canadian dollar (CAD) | $3.50 \%$ | Norwegian krone (NOK) | $4.00 \%$ |
| Czech koruna (CZK) | $4.00 \%$ | Philippine peso (PHP) | $4.00 \%$ |
| Danish krone (DKK) | $4.00 \%$ | Polish zloty (PLN) | $4.00 \%$ |
| Euro (EUR) | Russian ruble (RUB) | $4.00 \%$ |  |
| Hong Kong dollar (HKD) | $4.00 \%$ | Singapore dollar (SGD) | $4.00 \%$ |
| Hungarian forint (HUF) | $4.00 \%$ | Swedish krona (SEK) | $4.00 \%$ |
| Israeli new shekel (ILS) | $4.00 \%$ | Swiss franc (CHF) | $4.00 \%$ |
| Japanese yen (JPY) | $4.00 \%$ | Thai baht (THB) | $4.00 \%$ |
| Malaysian ringgit (MYR) | $4.00 \%$ | UK pounds sterling (GBP) | $4.00 \%$ |
| Mexican peso (MXN) | $4.00 \%$ | US dollar (USD) | $3.50 \%$ |

## Monaco - Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making personal payments or commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

| Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> rate) | Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> rate) |
| :--- | :--- | :--- | :--- |
| Australian dollar (AUD) | $4.00 \%$ | New Taiwan dollar (TWD) | $4.00 \%$ |
| Brazilian real (BRL) | $4.00 \%$ | New Zealand dollar (NZD) | $4.00 \%$ |
| Canadian dollar (CAD) | $3.50 \%$ | Norwegian krone (NOK) | $4.00 \%$ |
| Czech koruna (CZK) | $4.00 \%$ | Philippine peso (PHP) | $4.00 \%$ |
| Danish krone (DKK) | $4.00 \%$ | Polish zloty (PLN) | $4.00 \%$ |
| Euro (EUR) | Russian ruble (RUB) | $4.00 \%$ |  |
| Hong Kong dollar (HKD) | $4.00 \%$ | Singapore dollar (SGD) | $4.00 \%$ |
| Hungarian forint (HUF) | $4.00 \%$ | Swedish krona (SEK) | $4.00 \%$ |
| Israeli new shekel (ILS) | $4.00 \%$ | Swiss franc (CHF) | $4.00 \%$ |
| Japanese yen (JPY) | $4.00 \%$ | Thai baht (THB) | $4.00 \%$ |
| Malaysian ringgit (MYR) | $4.00 \%$ | UK pounds sterling (GBP) | $4.00 \%$ |
| Mexican peso (MXN) | $4.00 \%$ | US dollar (USD) | $3.50 \%$ |

## Converting balance, transfers, and payments received into another currency

For any currency conversions that occur when receiving other payments (including PayPal Payouts), adding funds to your PayPal account, transferring funds to your bank/card account, and when transferring funds between your PayPal balances if held in different currencies.

| Market/Region | Rate |
| :---: | :---: |
| AMERICAS: <br> Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman Islands, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Falkland Islands, Grenada, Guatemala, Guyana, Honduras, Jamaica, Montserrat, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Trinidad \& Tobago, Turks and Caicos Islands, Uruguay, Venezuela, Virgin Islands | 3.5\% |
| ASIA PACIFIC: <br> Bhutan, Cambodia, Federated States of Micronesia, Indonesia, Laos, Maldives, Mongolia, Nepal, New Zealand, Philippines, Samoa, Singapore, Sri Lanka, Tonga | 3.0\% |
| MIDDLE EAST \& AFRICA: <br> Algeria, Angola, Bahrain, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Chad, Comoros, Congo, Democratic Rep of the Congo, Cook Islands, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea Bissau, Ivory Coast, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Oman, Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, Tunisia, Turkmenistan, Uganda, United Arab Emirates, Yemen, Zambia, Zimbabwe | 3.0\% |
| Malaysia | 2.5\% |
| SOUTH EAST EUROPE: <br> Albania, Andorra, Belarus, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Macedonia, Moldova, Monaco, Montenegro, Serbia, Ukraine | 3.0\% |

## Conversions in all other cases

Rates for all other currency conversions:

| Rate |  |
| :--- | :--- |
| $3.0 \%$ |  |

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all markets/regions. 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 a balance from a personal PayPal account

| Withdrawal/Transfer to | Market/Region | Rate |
| :---: | :---: | :---: |
| Bank account | AE | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 750.00 AED |
|  |  | 11.00 AED <br> If withdrawal amount is less than 750.00 AED |
|  | AR | 75.00 ARS (per withdrawal) |
|  | CL | 800.00 CLP (per withdrawal) |
|  | CO | 3500.00 COP (per withdrawal) |
|  | CR | 625.00 CRC (per withdrawal) |
|  | DO | 100.00 DOP (per withdrawal) |
|  | ID | No Fee (when no currency conversion is involved)where withdrawal amount is greater than 1,500,000.00 IDR |
|  |  | $16,000.00 \text { IDR }$ <br> If withdrawal amount is less than 1,500,000.00 IDR |
|  | KE | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 20,000.00 KES |
|  |  | $105.00 \mathrm{KES}$ <br> If withdrawal amount is less than 20,000.00 KES |
|  | MA | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 2000.00 MAD |
|  |  | 30.00 MAD <br> If withdrawal amount is less than 2000.00 MAD |
|  | MY | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 400.00 MYR |
|  |  | 3.00 MYR <br> If withdrawal amount is less than 400.00 MYR |
|  | PE | 4.00 PEN (per withdrawal) |
|  | PH | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 7000.00 PHP |


|  |  | 50.00 PHP <br> If withdrawal amount is less than 7000.00 PHP |
| :---: | :---: | :---: |
|  | SG | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 200.00 SGD |
|  |  | 1.00 SGD <br> If withdrawal amount is less than 200.00 SGD |
|  | All other markets (where available) | No Fee (when no currency conversion is involved) |
| US Bank account | AE, ID, KE, NZ, PH, \& SG | 3.00\% |
|  | AR \& CO | 3.50\% |
|  | CL, CR, DO, \& PE | 0.50\% |
|  | All other markets | No Fee (when no currency conversion is involved) |
|  | HR, KW, PH, QA, RS, \& SG | $1 \%$ of amount transferred Minimum and maximum fees apply based on the card withdrawal currency, in the table below |
| Cards | AL, DZ, AG, BS, BH, BB, BZ, BA, BW, CL, DM, EG, FJ, PF, GE, GD, HN, IS, JO, KZ, LS, MW, MU, MD, MA, MZ, NC, OM, PW, KN, LC, SA, SN, SC, TT, TC, AE, \& UY | Fixed Fee for card withdrawal applies per withdrawal <br> - Fees apply based on the card withdrawal currency, in the table below |
|  | ID, MY | Fixed Fee for card withdrawal applies per withdrawal <br> - Fees apply based on the card withdrawal currency, in the table below |
| Manual Withdrawals/Transfers to Visa Credit Card | AL, AG, BA, BB, BZ, DM, DZ, EG, FJ, PF, GD, KN, LC, LS, MW, NC, PW, SC, TC, \& TT | 5.00 USD (or equivalent) |

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

## HR, KW, PH, QA, RS \& SG - Minimum and maximum fees

Based on card withdrawal currency:

| Currency | Minimum Fee | Maximum Fee |
| :--- | :--- | :--- |
| Afghan Afghani | 25.00 AFN | $1,050.00$ AFN |
| Armenian dram | 135.00 AMD | 5250.00 AMD |
| Australian dollar | 0.25 AUD | 10.00 AUD |
| Azerbaijan manat | 0.45 AZN | 17.50 AZN |
| Bahraini dinar | 0.10 BHD | 4.00 BHD |
| Bangladeshi Taka | 22.00 BDT | 880.00 BDT |
| Belizean dollar | 0.50 BZD | 20.00 BZD |
| Bulgarian lev | 0.50 BGN | 20.00 BGN |
| Canadian dollar | 0.25 CAD | 10.00 CAD |
| CFA france | 135.00 XOF | 5400.00 XOF |


| Czech koruna | 5.70 CZK | 230.00 CZK |
| :---: | :---: | :---: |
| Danish krone | 1.80 DKK | 70.00 DKK |
| Eritrean Nakfa | 3.75 ERN | 150.00 ERN |
| Euro | 0.25 EUR | 10.00 EUR |
| Ghanaian Cedi | 1.55 GHS | 62.50 GHS |
| Haitian Gourde | 25.00 HTG | 1,000.00 HTG |
| Hong Kong dollar | 2.00 HKD | 80.00 HKD |
| Hungarian forint | 70.00 HUF | 2900.00 HUF |
| Iraqi Dinar | 365.00 IQD | 14,500.00 IQD |
| Israeli new shekel | 1.00 ILS | 40.00 ILS |
| Japanese yen | 30.00 JPY | 1100.00 JPY |
| Jordanian dinar | 0.20 JOD | 7.25 JOD |
| Kuwaiti dinar | 1 KWD | No Max |
| Kyrgyzstani som | 22.50 KGS | 850.00 KGS |
| Lebanese Pound | 380.00 LBP | 15,250.00 LBP |
| Lesotho Loti | 4.00 LSL | 160.00 LSL |
| Liberian Dollar | 37.50 LRD | 1,500.00 LRD |
| Macanese Pataca | 2.00 MOP | 80.00 MOP |
| Malaysian ringgit | 1.00 MYR | 40.00 MYR |
| Mauritanian Ouguiya | 9 MRU | 360.00 MRU |
| Mexican peso | 5.00 MXN | 200.00 MXN |
| Mozambican metical | 20.00 MZN | 750.00 MZN |
| Myanmar Kyat | 450.00 MMK | 18,000.00 MMK |
| New Zealand dollar | 0.40 NZD | 15.00 NZD |
| Norwegian krone | 1.00 NOK | 40.00 NOK |
| Omani rial | 0.10 OMR | 4.00 OMR |
| Pakistani Rupee | 45.00 PKR | 1,800.00 PKR |
| Philippine peso | 10.00 PHP | 500.00 PHP |
| Polish zloty | 1.00 PLN | 40.00 PLN |
| Qatari rial | 1.00 QAR | 40.00 QAR |
| Romania new lei | 1.00 RON | 40.00 RON |
| Russian ruble | 20.00 RUB | 700.00 RUB |
| Rwandan franc | 250.00 RWF | 10,000.00 RWF |
| Salvadoran Colón | 2.25 SVC | 90.00 SVC |
| São Tomé And Príncipe Dobra | 5.50 STN | 220.00 STN |
| Serbian dinar | 25.00 RSD | 1000.00 RSD |
| Singapore dollar | 0.50 SGD | 15.00 SGD |
| South African rand | 3.60 ZAR | 145.00 ZAR |
| Sri Lanka rupee | 50.00 LKR | 1800.00 LKR |
| Swedish krona | 2.50 SEK | 100.00 SEK |
| Swiss franc | 0.25 CHF | 10.00 CHF |
| Thai baht | 8.00 THB | 320.00 THB |
| Tunisian dinar | 0.75 TND | 27.50 TND |
| Turkish Lira | 3.50 TRY | 140.00 TRY |
| Turkmenistani Manat | 1.00 TMT | 40.00 TMT |
| Ugandan shilling | 930.00 UGX | 37,500.00 UGX |


| UK pounds sterling | 0.20 GBP | 8.00 GBP |
| :--- | :--- | :--- |
| United Arab Emirates dirham | 0.90 AED | 36.70 AED |
| US dollar | 0.25 USD | 10.00 USD |
| Uzbekistani Som | $3,000.00$ UZS | $120,000.00$ UZS |
| Venezuelan bolivar | $2,000,000.00$ VES | $60,000,000.00$ VES |
| Zambian kwacha | 5.50 ZMW | 215.00 ZMW |
| ALL Other Currencies | No Min | No Max |

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

AL, DZ, AG, BS, BH, BB, BZ, BA, BW, CL, DM, EG, FJ, PF, GE, GD, HN, IS, JO, KZ, LS, MW, MU, MD, MA, MZ, NC, OM, PW, KN, LC, SA, SN, SC, TT, TC, AE, \& UY - Fixed fee for card withdrawal

Based on withdrawal currency:

| Currency | Fee |
| :--- | :--- |
| Afghan Afghani | 525.00 AFN |
| Albania lek | 552.00 ALL |
| Algerian dinar | 600.00 DZD |
| Angola kwanza | 2466.00 AOA |
| Argentine peso | 15.00 ARS |
| Armenian dram | 2625.00 AMD |
| Aruban florin | 9.00 AWG |
| Australian <br> dollar | 7.00 AUD |
| Azerbaijan <br> manat | 8.50 AZN |
| Bahamian <br> dollar | 5.00 BSD |
| Bahraini dinar | 2.00 BHD |
| Balboa | 5.00 PAB |
| Bangladeshi <br> Taka | 440.00 BDT |


| Barbados dollar | 10.00 BBD |
| :---: | :---: |
| Belizean dollar | 10.00 BZD |
| Bermudian dollar | 5.00 BMD |
| Bhutan ngultrum | 355.00 BTN |
| Boliviano | 35.00 BOB |
| Botswana pula | 54.00 BWP |
| Brazilian real | 10.00 BRL |
| Brunei dollar | 7.00 BND |
| Bulgarian lev | 7.00 BGN |
| Burundi franc | 9449.00 BIF |
| Cabo Verde escudo | 497.00 CVE |
| Canadian dollar | 6.00 CAD |
| Cayman Island dollar | 4.00 KYD |
| CFA franc BEAC | 2956.00 XAF |
| CFA france | 2700.00 XOF |
| Chilean peso | 2400.00 CLP |
| Columbian peso | 16658.00 COP |
| Comoro franc | 2218.00 KMF |
| Congolese franc | 8452.00 CDF |
| Convertible mark | 9.00 BAM |
| Cordoba oro | 171.00 NIO |
| Costa Rican colon | 2816.00 CRC |
| Cypriot pound | 2.40 CYP |


| Czech koruna | 110.00 CZK |
| :---: | :---: |
| Dalasi | 256.00 GMD |
| Danish krone | 30.00 DKK |
| Denar | 278.00 MKD |
| Djibouti franc | 889.00 DJF |
| Dominican peso | 267.00 DOP |
| Dong | $\begin{aligned} & 115874.00 \\ & \text { VND } \end{aligned}$ |
| East Caribbean dollar | 14.00 XCD |
| Egyptian pound | 79.00 EGP |
| Eritrean Nakfa | 75 ERN |
| Estonian kroon | 60.00 EEK |
| Ethiopian birr | 160.00 ETB |
| Euro | 4.00 EUR |
| Falkland Islands pound | 4.00 FKP |
| Fiji dollar | 11.00 FJD |
| Ghanaian Cedi | 31.25 GHS |
| Gibraltar pound | 4.00 GIP |
| Guarani | 32625.00 PYG |
| Guinea franc | 47695.00 GNF |
| Guyana dollar | 1043.00 GYD |
| Haitian Gourde | 500.00 HTG |
| Hong Kong dollar | 40.00 HKD |
| Hryvnia | 122.00 UAH |


| Hungarian forint | 1000.00 HUF |
| :---: | :---: |
| Iceland krona | 340.00 ISK |
| Indian rupee | 200.00 INR |
| Iraqi Dinar | 7250.00 IQD |
| $\begin{array}{ll} \hline \begin{array}{l} \text { Israeli } \\ \text { shekel } \end{array} & \text { new } \\ \hline \end{array}$ | 22.00 ILS |
| Jamaican dollar | 670.00 JMD |
| Japanese yen | 610.00 JPY |
| Jordanian dinar | 3.60 JOD |
| Kenyan shilling | 504.00 KES |
| Kina | 17.00 PGK |
| Kip | 44392.00 LAK |
| Kuwaiti dinar | 5.00 KWD |
| Kwacha | 3684.00 MWK |
| Kyrgyzstani som | 425.00 KGS |
| Lari | 14.00 GEL |
| Latvian lat | 3.00 LVL |
| Lebanese Pound | 7600.00 LBP |
| Lempira | 123.00 HNL |
| Leone | 49324.00 SLL |
| Lesotho Loti | 80.00 LSL |
| Liberian Dollar | 750.00 LRD |
| Lilangeni | 72.00 SZL |
| Lithuanian litas | 14.00 LTL |
| Macanese Pataca | 40.00 MOP |
| Malagasy Ariary | $\begin{aligned} & 18259.00 \\ & \text { MGA } \end{aligned}$ |


| Malaysian ringgit | 20.00 MYR |
| :---: | :---: |
| Maltese lira | 1.80 MTL |
| Mauritanian ouguiya | 180.00 MRU |
| Mauritius rupee | 183.00 MUR |
| Mexican peso | 60.00 MXN |
| Moldovan leu | 88.00 MDL |
| Moroccan dirham | 48.00 MAD |
| Mozambican metical | 375.00 MZN |
| Myanmar Kyat | 9000.00 MMK |
| Naira | 1812.00 NGN |
| Namibia dollar | 72.00 NAD |
| Nepalese rupee | 571.00 NPR |
| Netherlands <br> Antillean <br> guilder | 8.00 ANG |
| New Taiwan dollar | 175.00 TWD |
| New Zealand dollar | 8.00 NZD |
| Norwegian krone | 32.00 NOK |
| Nuevo Sol | 17.00 PEN |
| Omani rial | 2.00 OMR |
| Pa'anga | 11.00 TOP |
| Pakistani <br> Rupee | 900.00 PKR |
| Philippine peso | 250.00 PHP |
| Polish zloty | 16.00 PLN |
| Qatari rial | 18.00 QAR |
| Quetzal | 38.00 GTQ |
| Rand | 40.00 ZAR |


| Riel | 20600.00 KHR |
| :--- | :--- |
| Romanian leu | 12.00 RON |
| Rufiyaa | 77.00 MVR |
| Rupiah | 46000.00 IDR |
| Russian ruble | 150.00 RUB |
| Rwandan franc | 5000.00 RWF |
| Saint |  |
| pound |  |


| Tenge | 1887.00 KZT |
| :---: | :---: |
| Thai baht | 200.00 THB |
| Trinidad and Tobago dollar | 34.00 TTD |
| Tugrik | $\begin{aligned} & 13735.00 \\ & \text { MNT } \end{aligned}$ |
| Tunisian dinar | 13.00 TND |
| Turkish lira | 70.00 TRY |
| Turkmenistani Manat | 20.00 TMT |
| UAE dirham | 20.00 AED |
| Uganda shilling | 18388.00 UGX |
| UK pounds sterling | 3.00 GBP |
| Uruguay peso | $\begin{aligned} & 100.00 \\ & \text { UYI/UYU } \end{aligned}$ |
| US dollar | 5.00 USD |
| Uzbekistani Som | 60,000.00 UZS |
| Vatu | 582.00 VUV |
| Venezuelan bolivar | $\begin{aligned} & 30,000,000.00 \\ & \text { VES } \end{aligned}$ |
| Won | 5830.00 KRW |
| Yemeni rial | 1252.00 YER |
| Yuan renminbi | 35.00 CNY |
| Zambian kwacha | 107.50 ZMW |

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

## ID \& MY - Fixed fee for card withdrawal

Based on withdrawal currency:

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


| Afghan Afghani | 525.00 AFN |
| :---: | :---: |
| Albania lek | 552.00 ALL |
| Algerian dinar | 600.00 DZD |
| Angola kwanza | 2466.00 AOA |
| Argentine peso | 15.00 ARS |
| Armenian dram | 2625.00 AMD |
| Aruban florin | 9.00 AWG |
| Australian dollar | 7.00 AUD |
| Azerbaijan manat | 8.50 AZN |
| Bahamian dollar | 5.00 BSD |
| Bahraini dinar | 2.00 BHD |
| Balboa | 5.00 PAB |
| Bangladeshi <br> Taka | 440.00 BDT |
| Barbados dollar | 10.00 BBD |
| Belizean dollar | 10.00 BZD |
| Bermudian dollar | 5.00 BMD |
| Bhutan ngultrum | 355.00 BTN |
| Boliviano | 35.00 BOB |
| Botswana pula | 54.00 BWP |
| Brazilian real | 10.00 BRL |
| Brunei dollar | 7.00 BND |
| Bulgarian lev | 7.00 BGN |
| Burundi franc | 9449.00 BIF |
| Cabo Verde escudo | 497.00 CVE |
| Canadian dollar | 6.00 CAD |


| Cayman Island dollar | 4.00 KYD |
| :---: | :---: |
| $\begin{array}{ll} \text { CFA } & \text { franc } \\ \text { BEAC } \end{array}$ | 2956.00 XAF |
| CFA france | 2700.00 XOF |
| Chilean peso | 2400.00 CLP |
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| Comoro franc | 2218.00 KMF |
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| Czech koruna | 110.00 CZK |
| Dalasi | 256.00 GMD |
| Danish krone | 30.00 DKK |
| Denar | 278.00 MKD |
| Djibouti franc | 889.00 DJF |
| Dominican peso | 267.00 DOP |
| Dong | $\begin{aligned} & 115874.00 \\ & \text { VND } \end{aligned}$ |
| East <br> Caribbean dollar | 14.00 XCD |
| Egyptian pound | 79.00 EGP |
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| Ethiopian birr | 160.00 ETB |
| :---: | :---: |
| Euro | 4.00 EUR |
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| Guyana dollar | 1043.00 GYD |
| Haitian Gourde | 500.00 HTG |
| Hong Kong dollar | 40.00 HKD |
| Hryvnia | 122.00 UAH |
| Hungarian forint | 1000.00 HUF |
| Iceland krona | 340.00 ISK |
| Indian rupee | 200.00 INR |
| Iraqi Dinar | 7250.00 IQD |
| Israeli new shekel | 22.00 ILS |
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| Kina | 17.00 PGK |
| Kip | 44392.00 LAK |
| Kuwaiti dinar | 5.00 KWD |


| Kwacha | 3684.00 MWK |
| :---: | :---: |
| Kyrgyzstani som | 425.00 KGS |
| Lari | 14.00 GEL |
| Latvian lat | 3.00 LVL |
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| Lempira | 123.00 HNL |
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| Lesotho Loti | 80.00 LSL |
| Liberian Dollar | 750.00 LRD |
| Lilangeni | 72.00 SZL |
| Lithuanian litas | 14.00 LTL |
| Macanese Pataca | 40.00 MOP |
| Malagasy <br> Ariary | $\begin{aligned} & 18259.00 \\ & \text { MGA } \end{aligned}$ |
| Malaysian ringgit | 3.00 MYR |
| Maltese lira | 1.80 MTL |
| Mauritanian ouguiya | 180.00 MRU |
| Mauritius rupee | 183.00 MUR |
| Mexican peso | 60.00 MXN |
| Moldovan leu | 88.00 MDL |
| Moroccan dirham | 48.00 MAD |
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| Myanmar <br> Kyat | 9000.00 MMK |
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| :---: | :---: |
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| New Zealand dollar | 8.00 NZD |
| Norwegian krone | 32.00 NOK |
| Nuevo Sol | 17.00 PEN |
| Omani rial | 2.00 OMR |
| Pa'anga | 11.00 TOP |
| Pakistani <br> Rupee | 900.00 PKR |
| Philippine peso | 250.00 PHP |
| Polish zloty | 16.00 PLN |
| Qatari rial | 18.00 QAR |
| Quetzal | 38.00 GTQ |
| Rand | 40.00 ZAR |
| Riel | 20600.00 KHR |
| Romanian leu | 12.00 RON |
| Rufiyaa | 77.00 MVR |
| Rupiah | 46000.00 IDR |
| Russian ruble | 150.00 RUB |
| Rwandan franc | 5000.00 RWF |
| Saint Helena pound | 4.00 SHP |
| Salvadoran Colón | 45.00 SVC |
| São Tomé And <br> Príncipe <br> Dobra | 110.00 STN |
| Saudi riyal | 19.00 SAR |
| Serbian dinar | 530.00 RSD |


| Seychelles rupee | 68.00 SCR |
| :---: | :---: |
| Singapore dollar | 8.00 SGD |
| Slovak koruna | 140.00 SKK |
| Solomon Islands dollar | 41.00 SBD |
| Somali shilling | 2898.00 SOS |
| Somoni | 52.00 TJS |
| Sri Lanka rupee | 907.00 LKR |
| Surinam dollar | 37.00 SRD |
| Swedish krona | 35.00 SEK |
| Swiss franc | 6.50 CHF |
| Tala | 13.00 WST |
| Tanzanian shilling | 11520.00 TZS |
| Tenge | 1887.00 KZT |
| Thai baht | 200.00 THB |
| Trinidad and Tobago dollar | 34.00 TTD |
| Tugrik | $13735.00$ <br> MNT |
| Tunisian dinar | 13.00 TND |
| Turkish lira | 70.00 TRY |
| Turkmenistani Manat | 20.00 TMT |
| UAE dirham | 20.00 AED |
| Uganda <br> shilling | 18388.00 UGX |
| UK pounds sterling | 3.00 GBP |
| Uruguay peso | $\begin{aligned} & 100.00 \\ & \text { UYI/UYU } \end{aligned}$ |
| US dollar | 5.00 USD |


| Uzbekistani <br> Som | $60,000.00$ UZS |
| :--- | :--- |
| Vatu | 582.00 VUV |
| Venezuelan <br> bolivar | $30,000,000.00$ <br> VES |
| Won | 5830.00 KRW |
| Yemeni rial | 1252.00 YER |
| Yuan <br> renminbi | 35.00 CNY |
| Zambian <br> kwacha | 107.50 ZMW |

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

## 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 <br> Withdrawal/Transfer out of PayPal | This fee is charged when a <br> withdrawal/transfer out of PayPal <br> is attempted by a user and it fails <br> because incorrect bank account <br> information or delivery information <br> is provided. | See Bank Return on Transfer out of <br> PayPal Table below. <br> Credit Card and Debit Card <br> Confirmation(s) <br> Some users, in order to increase <br> their sending limit or as PayPal may <br> determine, may be charged a credit <br> card and debit card link and <br> confirmation fee. This amount will <br> be refunded when you successfully <br> complete the credit card or debit <br> card verification process. |
|  | See Credit Card and Debit Card Link <br> and |  |
| Reconfirmation Table below. |  |  |
|  | This fee will apply for requests of <br> information relating to why we had <br> reasonable justification to refuse <br> your payment order. We will not <br> charge you for records requested <br> in connection with your good-faith <br> assertion of an error in your PayPal <br> account. | 10.00 SGD or other currency <br> equivalent (per item) |

## Bank Return on Withdrawal/Transfer out of PayPal Table

| Market/Region | Rate |
| :--- | :--- |
| HR \& IS | 3.00 EUR |
| ID | $50,000.00$ IDR |
| PH | 250.00 PHP |
| MY | 15.00 MYR |

## 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 | 10.00 MYR | UK pounds sterling | 1.00 GBP |
| Mexican peso | 20.00 MXN | US dollar | 1.95 USD |

