# PayPal Merchant Fees <br> When you sell with us, you can get some of the most competitive rates in the business. 

## 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.

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

| 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 <br> 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) |  |

## Commercial Transaction Rates

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".

## Standard rate for receiving domestic transactions

| Market/Region of recipient's address | Rate |
| :--- | :--- |
| AG, BB, BM, BS, BZ, CL, CR, DM, DO, EC, GD, GT, HN, | $5.40 \%$ + fixed fee |
| JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, \& VE |  |
| MY \& SG | $3.90 \%$ + fixed fee |


| MA | $4.40 \%+$ fixed fee |
| :--- | :--- |
| BH, DZ, FJ, JO, NC, OM, PF, PW, \& SA | $4.90 \%+$ fixed fee |
| All other markets | $3.40 \%+$ fixed fee |

## Merchant rate for receiving transactions

Subject to eligibility, application approval by PayPal and the terms of the user agreement, this rate will apply to all commercial transactions. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our user agreement for more details.

| Market/Region of recipient's <br> address | Aggregate monetary amount of <br> commercial transactions received <br> in the previous calendar month | Rate |
| :--- | :--- | :--- |
| AG, AR, BB, BM, BS, BZ, CL, CO, CR, | $0.01-3,000.00$ USD | $5.40 \%+$ fixed fee |
| DM, DO, EC, GD, GT, HN, JM, KN, <br>  <br>  <br> VE | $3,000.01-10,000.00$ USD | $4.90 \%+$ fixed fee |
|  | $1000001-100,000.00$ USD | $4.70 \%+$ fixed fee |

## Receiving international transactions

| Seller's Market/Region | Buyer's Market/Region | Rate |
| :--- | :--- | :--- |
| AD, AL, BA, FO, GE, MD, \& RS | EEA \& UK | $4.69 \%+$ fixed fee |
|  | All other markets | $5.39 \%+$ fixed fee |
| AG, AR, BB, BM, BS, BZ, CL, CO, CR, <br> DM, DO, EC, GD, GT, HN, JM, KN, <br>  <br> VE | All markets | $5.40 \%$ + fixed fee |
|  <br> SA | All markets | $4.90 \%$ + fixed fee |
| HR, IS, \& MC | EEA | $3.40 \%+\underline{\text { fixed fee }}$ |
|  | UK | $4.69 \%+$ fixed fee |
|  | All other markets | $5.39 \%+\underline{\text { fixed fee }}$ |
| All other markets | All markets | $4.40 \%+$ fixed fee |

## Additional service fee for recipients of UK based international commercial transactions (Applicable markets - HR, IS, \& MC)

This fee only applies to merchants who have separate agreements with PayPal. An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by merchants with a PayPal account registered in the EEA market/region from a sender whose account is registered with or identified by PayPal as being in the UK market/region.

| Payment type | Fee |
| :--- | :--- |
| Commercial transactions where the recipient's <br> market/region is registered or identified by PayPal as <br> the EEA | $1.29 \%$ |

## 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 |

## Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APM) listed in our APM agreement at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see Annex 1 of your market's APM agreement. You must accept the terms of your market's APM agreement before receiving APM payments.

Our commercial transaction rates apply when you receive APM funded payments.

## 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

| Market/Region of recipient's <br> address | Transaction | Rate |
| :--- | :--- | :--- |
| AL, AD, BA, FO, GE, MD, RS, \& UA | Domestic PayPal Payouts | 2\% of total transaction amount <br> (not to exceed the domestic <br> maximum fee cap below) |
|  | International PayPal Payouts | $2 \%$ of total transaction amount <br> (not to exceed the international <br> maximum fee cap below) |
| HR, IS, \& MC | Domestic PayPal Payouts | 2\% of total transaction amount <br> (not to exceed the domestic <br> maximum fee cap below) |


|  | International PayPal Payouts <br> between PayPal accounts <br> registered in the European <br> Economic Area | 2\% of total transaction amount <br> (not to exceed the domestic <br> maximum fee cap below) |
| :--- | :--- | :--- |
|  | International PayPal Payouts | 2\% of total transaction amount <br> (not to exceed the international <br> maximum fee cap below) |
|  | Domestic PayPal Payouts | 2\% of total transaction amount <br> (not to exceed the domestic <br> maximum fee cap below) |
|  | International PayPal Payouts | 2\% of total transaction amount <br> (not to exceed the international <br> maximum fee cap below) |
| All other markets | Domestic \& International PayPal <br> Payouts | (not to exceed the international <br> maximum fee cap below) |

## AL, AD, BA, GE, FO, HR, IS, MC, MD, RS, \& UA - Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
| :---: | :---: | :---: |
| Australian dollar | 16.00 AUD | 100.00 AUD |
| Brazilian real | 24.00 BRL | 150.00 BRL |
| Canadian dollar | 14.00 CAD | 90.00 CAD |
| Czech koruna | 280.00 CZK | 1700.00 CZK |
| Danish krone | 84.00 DKK | 500.00 DKK |
| Euro | 12.00 EUR | 70.00 EUR |
| Hong Kong dollar | 110.00 HKD | 660.00 HKD |
| Hungarian forint | 3080.00 HUF | 18,500.00 HUF |
| Israeli new shekel | 50.00 ILS | 320.00 ILS |
| Japanese yen | 1200.00 JPY | 8000.00 JPY |
| Malaysian ringgit | 50.00 MYR | 300.00 MYR |
| Mexican peso | 170.00 MXN | 1080.00 MXN |
| New Taiwan dollar | 440.00 TWD | 2700.00 TWD |
| New Zealand dollar | 20.00 NZD | 120.00 NZD |
| Norwegian krone | 90.00 NOK | 540.00 NOK |
| Philippine peso | 640.00 PHP | 3800.00 PHP |
| Polish zloty | 46.00 PLN | 280.00 PLN |
| Russian ruble | 480.00 RUB | 2800.00 RUB |
| Singapore dollar | 20.00 SGD | 120.00 SGD |
| Swedish krona | 100.00 SEK | 640.00 SEK |
| Swiss franc | 16.00 CHF | 100.00 CHF |
| Thai baht | 460.00 THB | 2800.00 THB |
| UK pounds sterling | 10.00 GBP | 60.00 GBP |
| US dollar | 14.00 USD | 90.00 USD |

## MY, NZ, PH, \& SG - Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
| :---: | :---: | :---: |
| Australian dollar | 1.25 AUD | 60.00 AUD |
| Brazilian real | 2.00 BRL | 100.00 BRL |
| Canadian dollar | 1.25 CAD | 60.00 CAD |
| Czech koruna | 24.00 CZK | 1000.00 CZK |
| Danish krone | 6.00 DKK | 300.00 DKK |
| Euro | 0.85 EUR | 40.00 EUR |
| Hong Kong dollar | 7.00 HKD | 400.00 HKD |
| Hungarian forint | 210.00 HUF | 15,000.00 HUF |
| Israeli new shekel | 4.00 ILS | 200.00 ILS |
| Japanese yen | 120.00 JPY | 5000.00 JPY |
| Malaysian ringgit | 4.00 MYR | 200.00 MYR |
| Mexican peso | 11.00 MXN | 750.00 MXN |
| New Taiwan dollar | 33.00 TWD | 2000.00 TWD |
| New Zealand dollar | 1.50 NZD | 75.00 NZD |
| Norwegian krone | 6.75 NOK | 300.00 NOK |
| Philippine peso | 50.00 PHP | 2500.00 PHP |
| Polish zloty | 3.00 PLN | 150.00 PLN |
| Russian ruble | 30.00 RUB | 1500.00 RUB |
| Singapore dollar | 1.60 SGD | 80.00 SGD |
| Swedish krona | 9.00 SEK | 400.00 SEK |
| Swiss franc | 1.30 CHF | 50.00 CHF |
| Thai baht | 36.00 THB | 2000.00 THB |
| UK pounds sterling | 0.65 GBP | 35.00 GBP |
| US dollar | 1.00 USD | 50.00 USD |

## All other markets - Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Maximum Fee Cap |
| :--- | :--- |
| Australian dollar | 1.25 AUD |
| Brazilian real | 2.00 BRL |
| Canadian dollar | 1.25 CAD |
| Czech koruna | 24.00 CZK |
| Danish krone | 6.00 DKK |
| Euro | 0.85 EUR |
| Hong Kong dollar | 7.00 HKD |
| Hungarian forint | 210.00 HUF |


|  |  |
| :--- | :--- |
| Israeli new shekel | 4.00 ILS |
| Japanese yen | 120.00 JPY |
| Malaysian ringgit | 4.00 MYR |
| Mexican peso | 11.00 MXN |
| New Taiwan dollar | 33.00 TWD |
| New Zealand dollar | 1.50 NZD |
| Norwegian krone | 6.75 NOK |
| Philippine peso | 50.00 PHP |
| Polish zloty | 3.00 PLN |
| Russian ruble | 30.00 RUB |
| Singapore dollar | 1.60 SGD |
| Swedish krona | 9.00 SEK |
| Swiss franc | 1.30 CHF |
| Uhai baht | 36.00 THB |

## Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayments rates. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 5.00 SGD . 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 rates.

## Receiving micropayments

| Market/Region of recipient's <br> address | Transaction | Rate |
| :--- | :--- | :--- |
| AG, AI, AN, AR, AW, BB, BM, BZ, CL, <br> CO, CR, DM, DO, EC, FK, GD, GT, <br> GY, HN, JM, KN, KY, LC, MS, NI, PA, | Domestic \& International <br> micropayments | $6.50 \%$ + micropayments fixed fee |


|  <br> VG |  |  |
| :--- | :--- | :--- |
| HR, IS, \& MC | Domestic micropayments and <br> international micropayments <br> between PayPal accounts <br> registered in the European <br> Economic Area | $5.00 \%$ + micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
|  | Domestic micropayments | $5.00 \%+$ micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |

## Receiving micropayments for digital goods

| Market/Region of recipient's <br> address | Transaction | Rate |
| :--- | :--- | :--- |
| AD, AL, BA, FO, GE, MD, \& RS | Domestic micropayments | $5.00 \%+$ micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
|  | Domestic micropayments and <br> international micropayments <br> between PayPal accounts <br> registered in the European <br> Economic Area | $5.00 \%+$ micropayments fixed fee |
|  |  |  |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
| ID \& PH | International micropayments | $6.00 \%+$ micropayments fixed fee |
| MY \& SG | Domestic micropayments | $5.50 \%+$ micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
| All other markets (where available) | Domestic micropayments | $5.00 \%+$ micropayments fixed fee |
|  | International micropayments | $5.50 \%+$ 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:
AL, AD, BA, GE, HR, IS, MC, MD, \& RS - 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 | 4325.00 HUF | Swedish krona | 150.00 SEK |
| Israeli new shekel | 75.00 ILS | Swiss franc | 22.00 CHF |
| Japanese yen | 1875.00 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 |

## All other markets - Chargeback fees

| Currency | Fee | Currency | Fee |
| :--- | :--- | :--- | :--- |
| Australian dollar | 15.00 AUD | New Taiwan dollar | 330.00 TWD |
| Brazilian real | 20.00 BRL | New Zealand dollar | 15.00 NZD |
| Canadian dollar | 15.00 CAD | Norwegian krone | 65.00 NOK |
| Czech koruna | 250.00 CZK | Philippine peso | 500.00 PHP |
| Danish krone | 60.00 DKK | Polish zloty | 30.00 PLN |
| Euro | 11.25 EUR | Russian ruble | 320.00 RUB |
| Hong Kong dollar | 75.00 HKD | Singapore dollar | 15.00 SGD |
| Hungarian forint | $2,000.00$ HUF | Swedish krona | 80.00 SEK |
| Israeli new shekel | 40.00 ILS | Swiss franc | 10.00 CHF |
| Japanese yen | $1,300.00 \mathrm{JPY}$ | Thai baht | 360.00 THB |
| Malaysian ringgit | 40.00 MYR | UK pounds sterling | 7.00 GBP |
| Mexican peso | 110.00 MXN | US dollar | 10.00 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

| Market | Currency | Fee | Currency | Fee |
| :---: | :---: | :---: | :---: | :---: |
| AE, AG, AL, AR, | Australian dollar | 12.00 AUD | New Taiwan dollar | 250.00 TWD |
| BA, BB, BH, BM, | Brazilian real | 35.00 BRL | New Zealand dollar | 13.00 NZD |
| BS, BW, BZ, CL, | Canadian dollar | 10.00 CAD | Norwegian krone | 75.00 NOK |
| CO, CR, DM, DO, | Czech koruna | 185.00 CZK | Philippine peso | 405.00 PHP |
| DZ, EC, EG, FJ, FO, | Danish krone | 55.00 DKK | Polish zloty | 30.00 PLN |
| GE, GD, GL, GT, | Euro | 7.00 EUR | Russian ruble | 600.00 RUB |
| HN, HR, ID, IS, JM, | Hong Kong dollar | 65.00 HKD | Singapore dollar | 11.00 SGD |
| JO, KE, KN, KW, | Hungarian forint | 2450.00 HUF | Swedish krona | 75.00 SEK |
| KY, LC, LS, MA, | Indian Rupee | 580.00 INR | Swiss franc | 8.00 CHF |
| MC, MD, MU, | Israeli new shekel | 30.00 ILS | Thai baht | 250.00 THB |
| MW, MY, MZ, NC, | Japanese yen | 870.00 JPY | UK pounds sterling | 6.00 GBP |
| NI, NZ, OM, PA, | Malaysian ringgit | 35.00 MYR | US dollar | 8.00 USD |
| PW, QA, RS, SA, SC, SG, SN, SV, TC, TT UY, VE, \& ZA | Mexican peso | 160.00 MXN |  |  |

## High Volume Dispute Fees

| Market | Currency | Fee | Currency | Fee |
| :---: | :---: | :---: | :---: | :---: |
| AE, AG, AL, AR, | Australian dollar | 24.00 AUD | New Taiwan dollar | 500.00 TWD |
| $B A, B B, B H, B M$, | Brazilian real | 70.00 BRL | New Zealand dollar | 26.00 NZD |
| BS, BW, BZ, CL, | Canadian dollar | 20.00 CAD | Norwegian krone | 150.00 NOK |
| CO, CR, DM, DO, | Czech koruna | 370.00 CZK | Philippine peso | 810.00 PHP |
| DZ, EC, EG, FJ, FO, | Danish krone | 110.00 DKK | Polish zloty | 60.00 PLN |
| GE, GD, GL, GT, | Euro | 14.00 EUR | Russian ruble | 1200.00 RUB |
| HN, HR, ID, IS, | Hong Kong dollar | 130.00 HKD | Singapore dollar | 22.00 SGD |
| JM, JO, KE, KN, | Hungarian forint | 4900.00 HUF | Swedish krona | 150.00 SEK |
| KW, KY, LC, LS, | Indian Rupee | 1160.00 INR | Swiss franc | 16.00 CHF |
| MA, MC, MD, | Israeli new shekel | 60.00 ILS | Thai baht | 500.00 THB |
| MU, MW, MY, | Japanese yen | 1740.00 JPY | UK pounds sterling | 12.00 GBP |
| MZ, NC, NI, NZ, | Malaysian ringgit | 70.00 MYR | US dollar | 16.00 USD |
| PH, PR, PW, QA, <br> RS, SA, SC, SG, <br> SN, SV, TC, TT UY, <br> VE, \& ZA | Mexican peso | 320.00 MXN |  |  |

## 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.

| Markets/Regions | 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 | Currency | Rate above the base <br> exchange rate (to form |
| :--- | :--- | :--- | :--- |


|  | the transaction exchange <br> rate) |  | 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) | $4.00 \%$ | 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.

| Markets/Regions | Rate |
| :--- | :--- |
| AMERICAS: | $3.5 \%$ |
| 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 | $3.0 \%$ |
| ASIA PACIFIC: |  |
| Bhutan, Cambodia, Federated States of Micronesia, |  |
| Indonesia, Laos, Maldives, Mongolia, Nepal, New |  |
| Zealand, Philippines, Samoa, Singapore, Sri Lanka, |  |
| Tonga |  |
| MIDDLE EAST \& AFRICA: |  |
| 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, <br> Senegal, Seychelles, Sierra Leone, Somalia, South |  |
| Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, |  |
| Tunisia, Turkmenistan, Uganda, United Arab Emirates, |  |
| Yemen, Zambia, Zimbabwe |  |
| Malaysia |  |
| SOUTH EAST EUROPE: |  |
| Albania, Andorra, Belarus, Bosnia and Herzegovina, |  |
| Croatia, Georgia, Iceland, Macedonia, Moldova, |  |
| Monaco, Montenegro, Serbia, Ukraine |  |

## Conversions in all other cases

Rates for all other currency conversions:

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

## eCheque Fees

Sometimes the sender of a payment you receive may use an eCheque 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 eCheques. When you receive an eCheque 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 eCheques fees

| Market | Rate |
| :--- | :--- |

AL, AD, BA, GE, HR, ID, IS, MD, MO, MY, NZ, PH, RS, \& Commercial Transaction Rates

## Maximum fee cap for eCheques

| Currency | Maximum fee cap |
| :--- | :--- |
| Australian dollar | 50.00 AUD |
| Brazilian real | 75.00 BRL |
| Canadian dollar | 45.00 CAD |
| Czech koruna | 850.00 CZK |
| Danish krone | 250.00 DKK |
| Euro | 35.00 EUR |
| Hong Kong dollar | 330.00 HKD |
| Hungarian forint | $9,250.00 \mathrm{HUF}$ |
| Israeli new shekel | 160.00 ILS |
| Japanese yen | $4,000.00 \mathrm{JPY}$ |
| Malaysian ringgit | 150.00 MYR |
| Mexican peso | 540.00 MXN |
| New Taiwan dollar | $1,350.00 \mathrm{TWD}$ |
| New Zealand dollar | 60.00 NZD |
| Norwegian krone | 270.00 NOK |
| Philippine peso | $1,900.00 \mathrm{PHP}$ |
| Polish zloty | 140.00 PLN |
| Russian ruble | $1,400.00$ RUB |
| Singapore dollar | 60.00 SGD |
| Swedish krona | 320.00 SEK |
| Swiss franc | 50.00 CHF |
| Thai baht | $1,400.00$ THB |
| UK pounds sterling | 30.00 GBP |
| US dollar | 45.00 USD |

## 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.

## Withdrawing a balance from a business 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 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 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 |
|  |  | $50.00 \mathrm{PHP}$ <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\% |
|  | $C L, C R, D O, \& P E$ | 0.50\% |


|  | All other markets | No Fee (when no currency conversion is involved) |
| :---: | :---: | :---: |
| Cards | HR, KW, PH, QA, RS, \& SG | 1\% of amount transferred <br> - Minimum and maximum fees apply based on the card withdrawal currency, in the table below |
|  | 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 <br> 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 |
| $\begin{aligned} & \text { CFA franc } \\ & \text { BEAC } \end{aligned}$ | 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 <br> 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 |
| Israeli new shekel | 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 <br> 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 Antillean 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 Helena pound | 4.00 SHP |


| Salvadoran Colón | 45.00 SVC |
| :---: | :---: |
| São Tomé And Príncipe 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 <br> 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 <br> sterling | 3.00 GBP |
| Uruguay peso | 100.00 <br> UYI/UYU |
| 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.

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

Based on withdrawal currency:

| Currency | Fee |
| :--- | :--- |
| Afghan <br> Afghani | 525.00 AFN |
| Albania lek | 552.00 ALL |
| Algerian dinar | 600.00 DZD |
| Angola <br> kwanza | 2466.00 AOA |
| Argentine <br> peso | 15.00 ARS |
| Armenian <br> 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 <br> dollar | 10.00 BBD |
| Belizean <br> dollar | 10.00 BZD |
| Bermudian <br> dollar | 5.00 BMD |
| Bhutan <br> ngultrum | 355.00 BTN |
| Boliviano | 35.00 BOB |
| Botswana <br> pula | 54.00 BWP |
| Brazilian real | 10.00 BRL |
| Columbian <br> peso | 16658.00 COP |
| Cranc |  |


| 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 <br> 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 |
| Israeli new shekel | 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 <br> 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 |
| 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 Antillean 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 Helena pound | 4.00 SHP |
| Salvadoran Colón | 45.00 SVC |
| São Tomé And Príncipe 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 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 | $\begin{array}{\|l\|} \hline 30,000,000.00 \\ \text { VES } \end{array}$ |
| 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.

## 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 <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. |
| Credit Card and Debit Card <br> Confirmation(s) | 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 Confirmation Table below. |
| Commercial Transaction Refunds | Full Refunds |  |

## 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 |

