

Last Updated: 9, February 2026

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). You can also view these changes by clicking 'Legal' at the bottom of any web-page and then selecting 'Policy Updates'.

## **Domestic**

A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents in the European Economic Area (EEA).

## **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**

Belgium (BE)

## **Commercial Transaction Rates**

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

### **Standard rate for receiving domestic transactions**

Transaction Type	Rate
Alternative Payment Method (APM)	<b>APM Transaction Rates Apply</b>
Card funded payment from a user of our <b>Terms for Payments without a PayPal account</b>	1.80 % + <b>fixed fee</b>
QR Code Transactions – 10.01 EUR and above	0.90 % + QR <b>fixed fee</b>
QR code Transactions – 10.00 EUR and below	1.40 % + QR <b>fixed fee</b>
All Other Commercial Transactions	3.40 % + <b>fixed fee</b>

## Receiving international transactions

The fee for receiving domestic commercial and QR Code transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

### Additional percentage-based fee for international commercial transactions

Where sender's market/region is	Fee
EEA	No fee
UK	1.29 %

<b>Where sender's market/region is</b>	<b>Fee</b>
All other markets	1.99 %

### **Additional service fee for recipients of UK based international commercial transactions**

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.

<b>Payment type</b>	<b>Fee</b>
Commercial transactions where the recipient's market/region is registered or identified by PayPal as the EEA	1.29 %

### **Fixed fee for commercial transactions (based on currency received)**

<b>Currency</b>	<b>Fee</b>
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL

<b>Currency</b>	<b>Fee</b>
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	10.00 TWD

Currency	Fee
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

**Fixed fee for QR code transactions 10.01 EUR and above (based on currency received)**

<b>Currency</b>	<b>Fee</b>
Australian dollar	0.10 AUD
Brazilian real	0.20 BRL
Canadian dollar	0.10 CAD
Czech koruna	3.00 CZK
Danish krone	0.70 DKK
Euro	0.10 EUR
Hong Kong dollar	0.80 HKD
Hungarian forint	30.00 HUF
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	3.00 TWD
New Zealand dollar	0.15 NZD
Norwegian krone	1.00 NOK
Philippine peso	5.00 PHP
Polish zloty	0.50 PLN
Russian ruble	3.00 RUB
Singapore dollar	0.20 SGD
Swedish krona	1.00 SEK
Swiss franc	0.10 CHF
Thai baht	4.00 THB
UK pounds sterling	0.10 GBP
US dollar	0.10 USD

**Fixed fee for QR code transactions 10.00 EUR and below (based on currency received)**

<b>Currency</b>	<b>Fee</b>
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.50 CZK
Danish krone	0.35 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	6.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	1.50 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.50 SEK
Swiss franc	0.05 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

# Receiving and Sending Donations

When you accept the [User Agreement](#) or the PayPal Fundraisers Terms and Conditions to send or receive funds (using one of the payment types listed below), we call that a "donation". Funds sent or received through other products or services (not set out below) are not "donations" eligible for donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

## Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	3.40% + <b>fixed fee</b>
QR code Transactions – 10.01 EUR and above	<b>Commercial Transaction rates apply</b>
QR code Transactions – 10.00 EUR and below	<b>Commercial Transaction rates apply</b>
PayPal Fundraisers (Listed Fundraisers)	<b>Commercial Transaction rates apply</b>
PayPal Fundraisers (Unlisted Fundraisers)	No fee

## Receiving international donations

The applicable fee for receiving domestic donations applies plus the [additional percentage-based fee for international donations](#).

## Additional percentage-based fee for international donations

<b>Where sender's market/region is</b>	<b>Fee</b>
EEA	No fee
UK	1.29%
All other markets	1.99%

**Fixed fee for donations (based on currency received)**

<b>Currency</b>	<b>Fee</b>
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD

<b>Currency</b>	<b>Fee</b>
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB

Currency	Fee
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

### Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	<b>Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)</b>
All Other Donations	No Fee

### Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable [additional percentage-based fee for international donations](#) (international fee).

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	<a href="#">Sending and Receiving Money Rates (i.e., sending international personal transactions rates)</a>
All Other Donations	No Fee (when no <a href="#">currency conversion</a> is involved)

## Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account. Any reference to "fixed fee" means the fixed fee for charity transactions.

### Receiving domestic charity transactions

Transaction	Rate
Belgium (BE)	1.70 % + <a href="#">fixed fee</a>

### Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

### Fixed fee for charity transactions (based on currency received)

<b>Currency</b>	<b>Fee</b>
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

# Alternative Payment Method Rates

Depending on the offering, alternative payment methods (APMs) may be made available as Payment Types for your customers.

For a complete listing of the APMs that may be available, please see your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

## Receiving domestic transactions

Alternative Payment Method	Rate
Bancontact	0.39 EUR
Klarna	2,99% + <b>fixed fee</b>
Twint, Doku Wallet, Estonia Online Bank Transfer, LinkAja, Jenius Pay, Paysera, DragonPay, Ovo	3,4% + <b>fixed fee</b>
Thailand Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Skrill, Ovo Premium, GoPay, BLIK Pay Later, Kredivo, Scalapay, FLOA Pay (interest bearing for consumers)	5,49% + <b>fixed fee</b>
FLOA Pay (non-interest bearing for consumers)	6,5% + <b>fixed fee</b>
Other Alternative Payment Methods	1.80 % + <b>fixed fee</b>

## Receiving international transactions

Unless otherwise stated below, the [additional percentage-based fee for receiving international transactions](#) does not apply when you receive APM payments.

If you are using Klarna as an APM, the [additional percentage-based fee for international commercial transactions](#) and the following receiver fees apply:

Buyer Countries	Rate
AT, DE, CH, DK, FI, NL, NO and SE	2,99% + <b>fixed fee</b>
CZ, ES, FR, GB, GR, HU, IE, IT, PL, PT, RO, and SK	4,99% + <b>fixed fee</b>
US, CA, MX	5,99% + <b>fixed fee</b>
AU, NZ	4,99% + <b>fixed fee</b>

### Fixed fee for APM transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK

<b>Currency</b>	<b>Fee</b>
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK

Currency	Fee
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

## PayPal Online Payment Services

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

Capitalized terms in this section are defined in the [PayPal Online Services Agreement](#).

### Receiving domestic transactions using PayPal Online Payment Services

Payment Type	Rate
<p>Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure:</p> <ul style="list-style-type: none"> <li>• Visa, MasterCard, China Union Pay (CUP), Diners and Discover card types</li> </ul>	<p>1.80 % + <b>fixed fee</b></p>
<p>Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure:</p> <ul style="list-style-type: none"> <li>• Visa, MasterCard, China Union Pay (CUP), Diners and Discover card types</li> </ul>	<p>Interchange Fee + 1.80 % + <b>fixed fee</b></p>
<p>Advanced Credit and Debit Card Payments</p> <ul style="list-style-type: none"> <li>• American Express card type</li> </ul>	<p>3.50 %</p>
<p>SEPA Direct Debit</p>	<ul style="list-style-type: none"> <li>• 0.35 EUR/ transaction (Standard Settlement)</li> <li>• 0.40 EUR/ transaction (Instant Settlement)</li> </ul>
<p>Other Payments</p>	<p><b>Commercial Transaction rates apply</b></p>

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

**For Advanced Credit and Debit Card Payments users only:** you may opt to be charged under the Interchange Plus Plus Fee Structure. Please [contact us](#) for further information. The additional terms

outlined in the [PayPal Online Payment Services Agreement](#) apply.

## Receiving international transactions using PayPal Online Payment Services

The fee for receiving domestic transactions using PayPal Online Payment Services applies plus the [additional percentage-based fee for international transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus or Interchange Plus Plus Fee Structure, American Express card type transactions, and APM (as applicable).

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

### Fixed fee for PayPal Online Card Payment Services transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD

<b>Currency</b>	<b>Fee</b>
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB

Currency	Fee
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

### Other fees for using PayPal Online Card Payment Services

Activity	Description	Rate
Advanced Fraud Tool	Optional service for Advanced Credit and Debit Card Payments	0.06 EUR per transaction
Chargeback Protection Tools	Chargeback Protection Tool <ul style="list-style-type: none"> <li>Advanced Credit and Debit Card Payments</li> </ul>	0.59% per transaction

Activity	Description	Rate
	Effortless Chargeback Protection Tool <ul style="list-style-type: none"> <li>Advanced Credit and Debit Card Payments</li> </ul>	0.80% per transaction
SEPA Direct Debit Return or Refund Fee	This fee is charged when a refund request is made or a return is requested or a direct debit transaction is rejected or reversed.	PayPal shall charge a Fee in an amount equal to the amount billed to PayPal by the institution at which you hold your account.

## PayPal Payouts

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

## Sending PayPal Payouts

Transaction	Rate
Domestic PayPal Payouts	2% of total transaction amount (not to exceed the domestic <b>maximum fee cap below</b> )
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international <b>maximum fee cap below</b> )

### 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

<b>Currency</b>	<b>Domestic Maximum Fee Cap</b>	<b>International Maximum Fee Cap</b>
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

<b>Currency</b>	<b>Domestic Maximum Fee Cap</b>	<b>International Maximum Fee Cap</b>
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

## **Micropayments**

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

payments received into your PayPal account. Please [contact us](#) to apply for the Micropayment rate.

## Receiving micropayments

Transaction	Rate
Domestic micropayments	5.0 % + micropayments <b>fixed fee</b>
Other International micropayments	6.0 % + micropayments <b>fixed fee</b>

## Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.67 CZK
Danish krone	0.43 DKK
Euro	0.05 EUR

<b>Currency</b>	<b>Fee</b>
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	7.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN

Currency	Fee
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.54 SEK
Swiss franc	0.09 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

## Chargeback Fees

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

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

### Chargeback fees

Currency	Fee
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<b>Currency</b>	<b>Fee</b>
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK
Euro	16.00 EUR
Hong Kong dollar	155.00 HKD
Hungarian forint	4,325.00 HUF
Israeli new shekel	75.00 ILS
Japanese yen	1,875.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	250.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	625.00 TWD
New Zealand dollar	28.00 NZD
Norwegian krone	125.00 NOK
Philippine peso	900.00 PHP
Polish zloty	65.00 PLN
Russian ruble	640.00 RUB
Singapore dollar	28.00 SGD
Swedish krona	150.00 SEK
Swiss franc	22.00 CHF
Thai baht	650.00 THB
UK pounds sterling	14.00 GBP
US dollar	20.00 USD

# Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account, a PayPal checkout solution, or Klarna as an Alternative Payment Method. Please see the [User Agreement](#) for more information about Standard and High Volume Dispute fees.

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

## Standard Dispute Fees

Currency	Fee
Australian dollar	25.00 AUD
Brazilian real	65.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	350.00 CZK
Danish krone	100.00 DKK
Euro	14.00 EUR
Hong Kong dollar	115.00 HKD
Hungarian forint	4,585.00 HUF
Indian Rupee	1080.00 INR

<b>Currency</b>	<b>Fee</b>
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	455.00 TWD
New Zealand dollar	25.00 NZD
Norwegian krone	140.00 NOK
Philippine peso	760.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1125.00 RUB
Singapore dollar	20.00 SGD

<b>Currency</b>	<b>Fee</b>
Swedish krona	145.00 SEK
Swiss franc	15.00 CHF
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP
US dollar	15.00 USD

### **High Volume Dispute Fees**

<b>Currency</b>	<b>Fee</b>
Australian dollar	50.00 AUD
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK

<b>Currency</b>	<b>Fee</b>
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD
Hungarian forint	9,170.00 HUF
Indian Rupee	2160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3,260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD

<b>Currency</b>	<b>Fee</b>
Norwegian krone	280.00 NOK
Philippine peso	1520.00 PHP
Polish zloty	120.00 PLN
Russian ruble	2250.00 RUB
Singapore dollar	40.00 SGD
Swedish krona	290.00 SEK
Swiss franc	30.00 CHF
Thai baht	930.00 THB
UK pounds sterling	24.00 GBP
US dollar	30.00 USD

# Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

## [Currency Converter Tool](#)

### Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate
3.0% above the base exchange rate

# Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. A currency conversion (and [currency conversion fees](#)) may also apply.

### Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Local bank account	Standard	No Fee (when no <b>currency conversion</b> is involved)

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
	Instant	No Fee (when no <b>currency conversion</b> is involved)
US bank account	Standard	3,00 % (when no <b>currency conversion</b> is involved)

## 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	Fee
Bank Return on Withdrawal/Transfer out of PayPal	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account	3.00 EUR
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> <li>If you refund a Commercial Transaction payment, there</li> </ul>

Activity	Description	Fee
		<p>are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.</p>
	<p>Partial Refunds</p>	<ul style="list-style-type: none"> <li>• If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.</li> </ul>
<p>Credit Card and Debit Card Confirmation(s)</p>	<p>Some users, in order to increase their sending limit or as PayPal may determine, may be charged a Credit Card and Debit Card Link and Confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process.</p>	<p>See <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a>.</p>

Activity	Description	Fee
Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See <a href="#">Inactive PayPal Account Fee Table</a> below.
Records Request	This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account.	12.00 EUR (per item)
Reversal or failed direct debit payment	The fee is based on our losses. You remain entitled to demonstrate that our losses were below the amount of the fee.	3.00 EUR

### Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL

<b>Currency</b>	<b>Fee</b>
Canadian dollar	2.45 CAD
Czech koruna	50.00 CZK
Danish krone	12.50 DKK
Euro	1.50 EUR
Hong Kong dollar	15.00 HKD
Hungarian forint	400.00 HUF
Israeli new shekel	8.00 ILS
Japanese yen	200.00 JPY
Malaysian ringgit	Not Applicable
Mexican peso	20.00 MXN

<b>Currency</b>	<b>Fee</b>
New Taiwan dollar	70.00 TWD

<b>Currency</b>	<b>Fee</b>
New Zealand dollar	3.00 NZD
Norwegian krone	15.00 NOK
Philippine peso	100.00 PHP
Polish zloty	6.50 PLN
Russian ruble	60.00 RUB
Singapore dollar	3.00 SGD
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP
US dollar	1.95 USD

### **Inactive PayPal Account Table**

<b>Currency</b>	<b>Fee</b>
Czech koruna	270.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3600.00 HUF
Norwegian krone	105.00 NOK
Polish zloty	45.00 PLN
Swedish krona	100.00 SEK
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP