## PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.



Last Updated: 1, August 2022

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates</u> <u>Page</u>. 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 Markets/Regions

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

### Markets/Regions list

Bulgaria (BG)	Latvia (LV)	San Marino (SM)
Cyprus (CY)	Liechtenstein (LI)	Slovakia (SK)
Czech Republic (CZ)	Lithuania (LT)	Slovenia (SI)
Estonia (EE)	Malta (MT)	
Greece (GR)	Romania (RO)	

#### **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

Country/Territory of recipient's address	Rate
Alternative Payment Method (APM)	APM Transaction Rates Apply
Card funded payment from a user of our Terms for	1.90% + <u>fixed fee</u>
Payments without a PayPal account	
QR Code Transactions – 10.01 EUR and above for CY,	0.90% + <u>fixed fee</u>
CZ, EE, GR, LV, MT, SI, & SK	
QR code Transactions – 10.00 EUR and below for CY,	1.40% + <u>fixed fee</u>
CZ, EE, GR, LV, MT, SI, & SK	
All Other Commercial Transactions	3.40% + <u>fixed fee</u>

## Receiving international transactions

The fee for receiving domestic commercial and QR Code transactions applies plus the <u>additional</u> 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%
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.

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

## 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	0.30 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

# Fixed fee for QR Code transactions 10.01 EUR and above (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.10 AUD	New Taiwan dollar	3.00 TWD
Brazilian real	0.20 BRL	New Zealand dollar	0.15 NZD
Canadian dollar	0.10 CAD	Norwegian krone	1.00 NOK
Czech koruna	3.00 CZK	Philippine peso	5.00 PHP
Danish krone	0.70 DKK	Polish zloty	0.50 PLN
Euro	0.10 EUR	Russian ruble	3.00 RUB
Hong Kong dollar	0.80 HKD	Singapore dollar	0.20 SGD
Hungarian forint	30.00 HUF	Swedish krona	1.00 SEK
Israeli new shekel	0.40 ILS	Swiss franc	0.10 CHF
Japanese yen	12.00 JPY	Thai baht	4.00 THB
Malaysian ringgit	0.70 MYR	UK pounds sterling	0.10 GBP
Mexican peso	2.00 MXN	US dollar	0.10 USD

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

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	1.50 CZK	Philippine peso	2.50 PHP
Danish krone	0.35 DKK	Polish zloty	0.23 PLN
Euro	0.05 EUR	Russian ruble	1.50 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.50 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.05 CHF
Japanese yen	6.00 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

## **Donation Transaction Rates**

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call this type of commercial transaction a "donation".

## Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	3.40% + <u>fixed fee</u>
QR Code Transactions – 10.01 EUR and above for CY,	Commercial Transaction rates apply
CZ, EE, GR, LV, MT, SI, & SK	
QR code Transactions – 10.00 EUR and below for CY,	Commercial Transaction rates apply
CZ, EE, GR, LV, MT, SI, & SK	

## Receiving international donations

The fee for receiving domestic donations applies plus the <u>additional percentage-based fee for</u> international donations.

## Additional percentage-based fee for international donations

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

## Fixed fee for donations (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

## **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
Charity transactions	1.90% + <u>fixed fee</u>

## Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the <u>additional percentage-based fee for</u> international commercial transactions.

### Fixed fee for charity 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 <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

#### Receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	1.90% + <u>fixed fee</u>

### Receiving international transactions

The <u>additional percentage-based fee for receiving international transactions</u> does not apply when you receive APM payments.

### Fixed fee for APM 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	0.30 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

## PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the <u>PayPal Online Card Payment Services Agreement</u>. These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the PayPal Online Card Services Agreement.

## Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments - Blended	1.90% + <u>fixed fee</u>
Pricing Fee Structure:	
<ul> <li>Visa &amp; MasterCard card types</li> </ul>	
Advanced Credit and Debit Card Payments -	Interchange Fee + 1.90% + <u>fixed fee</u>
Interchange Plus Fee Structure:	
<ul> <li>Visa &amp; MasterCard card types</li> </ul>	
Advanced Credit and Debit Card Payments	3.50%

American Express card type	
Other Payments	Commercial Transaction rates apply

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the <u>PayPal Online Card Payment Services Agreement</u> for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the <u>additional percentage-based fee for international transactions</u>. The additional fee does not apply to interchange-based fees under the Interchange 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 <u>PayPal Online Card Payment Services Agreement</u> 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	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	0.30 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

## 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 maximum fee cap below)	
Other International PayPal Payouts	2% of total transaction amount (not to exceed the	
	international maximum fee cap below)	

## 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
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
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
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           Norwegian krone         90.00 NOK         540.00 NOK           Philippine peso         640.00 PHP         3800.00 PHP           Polish zloty         46.00 PLN         280.00 PLN
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
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
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
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
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
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
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
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
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
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
Norwegian krone         90.00 NOK         540.00 NOK           Philippine peso         640.00 PHP         3800.00 PHP           Polish zloty         46.00 PLN         280.00 PLN
Philippine peso         640.00 PHP         3800.00 PHP           Polish zloty         46.00 PLN         280.00 PLN
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 <u>fixed fee</u>
Other International micropayments	6.0% + micropayments <u>fixed fee</u>

## Micropayments fixed fee

#### Based on payment currency:

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			_
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:

## 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	4,325.00 HUF	Swedish krona	150.00 SEK
Israeli new shekel	75.00 ILS	Swiss franc	22.00 CHF
Japanese yen	1,875.00 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

## **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 <u>User Agreement</u> 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	Currency	Fee
Australian dollar	25.00 AUD	New Taiwan dollar	455.00 TWD
Brazilian real	65.00 BRL	New Zealand dollar	25.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	140.00 NOK
Czech koruna	350.00 CZK	Philippine peso	760.00 PHP
Danish krone	100.00 DKK	Polish zloty	60.00 PLN
Euro	14.00 EUR	Russian ruble	1125.00 RUB
Hong Kong dollar	115.00 HKD	Singapore dollar	20.00 SGD
Hungarian forint	4,585.00 HUF	Swedish krona	145.00 SEK
Indian Rupee	1080.00 INR	Swiss franc	15.00 CHF
Israeli new shekel	55.00 ILS	Thai baht	465.00 THB
Japanese yen	1,630.00 JPY	UK pounds sterling	12.00 GBP
Malaysian ringgit	65.00 MYR	US dollar	15.00 USD
Mexican peso	300.00 MXN		

## High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	50.00 AUD	New Taiwan dollar	910.00 TWD
Brazilian real	130.00 BRL	New Zealand dollar	50.00 NZD
Canadian dollar	40.00 CAD	Norwegian krone	280.00 NOK
Czech koruna	700.00 CZK	Philippine peso	1520.00 PHP
Danish krone	200.00 DKK	Polish zloty	120.00 PLN
Euro	28.00 EUR	Russian ruble	2250.00 RUB
Hong Kong dollar	230.00 HKD	Singapore dollar	40.00 SGD
Hungarian forint	9,170.00 HUF	Swedish krona	290.00 SEK
Indian Rupee	2160.00 INR	Swiss franc	30.00 CHF
Israeli new shekel	110.00 ILS	Thai baht	930.00 THB
Japanese yen	3,260.00 JPY	UK pounds sterling	24.00 GBP
Malaysian ringgit	130.00 MYR	US dollar	30.00 USD
Mexican peso	600.00 MXN		

## **Currency Conversions**

For information about how we convert currency, please see the <u>user agreement</u>.

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			

## 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 <u>user agreement</u> 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 eCheque fees

Payment Type	Rate
Per each payment transaction	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 HUF
Israeli new shekel	160.00 ILS
Japanese yen	4,000.00 JPY
Malaysian ringgit	150.00 MYR
Mexican peso	540.00 MXN
New Taiwan dollar	1,350.00 TWD
New Zealand dollar	60.00 NZD
Norwegian krone	270.00 NOK
Philippine peso	1,900.00 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. A currency conversion (and <u>currency conversion fees</u>) may also apply.

## Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Market/Region	Rate
Bank account	All (where available)	No Fee (when no <u>currency</u>
		conversion is involved)
US bank account	CZ, EE, GR, LT, LV, MT, SI, SK, & SM	3.00% (when no <u>currency</u>
		conversion is involved)
	BG, CY, LI, & RO	No Fee (when no <u>currency</u>
		conversion is involved)
Cards	BG, RO, & SI	1% of amount transferred
		<ul> <li>Minimum and maximum</li> </ul>
		fees apply based on the
		card withdrawal currency,
		in the table below
	CY, EE, LI, LT, LV, MT, SK, & SM	Fixed Fee for card withdrawal
		applies per withdrawal
		<ul> <li>Fees apply based on the</li> </ul>
		card withdrawal currency,
		in the table below
	Any other market/region (where	2.00 EUR
	available)	

## BG, RO, & SI - Minimum and maximum fees

#### Based on card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
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
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 franc	135.00 XOF	5400.00 XOF
Croatian kuna	2.00 HRK	70.00 HRK
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Euro	0.25 EUR	10.00 EUR
Hong Kong dollar	2.00 HKD	80.00 HKD
Hungarian forint	70.00 HUF	2900.00 HUF
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
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
Mozambican metical	20.00 MZN	750.00 MZN
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
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
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
Thai baht	8.00 THB	320.00 THB
Tunisian dinar	0.75 TND	27.50 TND
Turkish lira	1.50 TRY	60.00 TRY
Ugandan shilling	930.00 UGX	37,500.00 UGX
United Arab Emirates dirham	0.90 AED	36.70 AED
UK pounds sterling	0.20 GBP	8.00 GBP
US dollar	0.25 USD	10.00 USD
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

## CY, EE, LI, LT, LV, MT, SK & SM - Fixed fee for card withdrawal

#### Based on card withdrawal currency:

Currency	Fee	Currency	Fee	Currency	Fee	Currency	Fee
Albania lek	276.00	Czech	55.00 CZK	Lari	7.00 GEL	Russian	150.00 RUB
	ALL	koruna				ruble	
Algerian	300.00	Dalasi	128.00	Latvian lat	1.50 LVL	Rwandan	2500.00 RWF
dinar	DZD		GMD			franc	
Angola	1233.00	Danish	15.00 DKK	Leone	24662.00	Saint	2.00 SHP
kwanza	AOA	krone			SLL	Helena	
						pound	
Argentine	8.00 ARS	Denar	139.00	Lempira	62.00 HNL	Saudi riyal	9.00 SAR
peso			MKD				
Armenian	1350.00	Djibouti	444.00 DJF	Lilangeni	36.00 SZL	Serbian	265.00 RSD
dram	AMD	franc				dinar	
Aruban	5.00 AWG	Dominican	133.00	Lithuanian	7.00 LTL	Seychelles	34.00 SCR
florin		peso	DOP	litas		rupee	
Australian	3.50 AUD	Dong	57937.00	Malaysian	8.00 MYR	Singapore	4.00 SGD
dollar			VND	ringgit		dollar	

Azerbaijan manat	4.50 AZN	East Caribbean dollar	7.00 XCD	Malagasy Ariary	9129.00 MGA	Slovak koruna	70.00 SKK
Bahamian dollar	3.00 BSD	Egyptian pound	40.00 EGP	Maltese lira	0.90 MTL	Solomon Islands dollar	21.00 SBD
Bahraini dinar	1.00 BHD	Estonian kroon	30.00 EEK	Mauritanian ouguiya	937.00 MRO	Somali shilling	1449.00 SOS
Balboa	2.50 PAB	Ethiopian birr	80.00 ETB	Mauritius rupee	92.00 MUR	Somoni	26.00 TJS
Barbados dollar	5.00 BBD	Euro	2.00 EUR	Mexican peso	30.00 MXN	Sri Lanka rupee	454.00 LKR
Belizean dollar	5.00 BZD	Falkland Islands pound	2.00 FKP	Moldovan leu	44.00 MDL	Surinam dollar	19.00 SRD
Bermudian dollar	3.00 BMD	Fiji dollar	5.00 FJD	Moroccan dirham	24.00 MAD	Swedish krona	18.00 SEK
Bhutan ngultrum	178.00 BTN	Gibraltar pound	1.50 GIP	Mozambican metical	200.00 MZN	Swiss franc	3.50 CHF
Boliviano	17.00 BOB	Guarani	16312.00 PYG	Naira	906.00 NGN	Tala	7.00 WST
Botswana pula	27.00 BWP	Guinea franc	23848.00 GNF	Namibia dollar	36.00 NAD	Tanzanian shilling	5760.00 TZS
Brazilian real	4.50 BRL	Guyana dollar	522.00 GYD	Nepalese rupee	286.00 NPR	Tenge	943.00 KZT
Brunei dollar	3.00 BND	Hong Kong dollar	20.00 HKD	Netherlands Antillean guilder	4.00 ANG	Thai baht	90.00 THB
Bulgarian lev	3.50 BGN	Hryvnia	61.00 UAH	New Taiwan dollar	87.50 TWD	Trinidad and Tobago dollar	17.00 TTD
Burundi franc	4725.00 BIF	Hungarian forint	500.00 HUF	New Zealand dollar	4.00 NZD	Tugrik	6867.00 MNT
Cabo Verde escudo	249.00 CVE	Iceland krona	170.00 ISK	Norwegian krone	16.00 NOK	Tunisian dinar	7.50 TND
Canadian dollar	3.00 CAD	Indian rupee	100.00 INR	Nuevo Sol	8.00 PEN	Turkish lira	3.80 TRY
Cayman Island dollar	2.00 KYD	Israeli new shekel	11.00 ILS	Omani rial	1.00 OMR	Uganda shilling	9194.00 UGX
CFA franc BEAC	1478.00 XAF	Japanese yen	300.00 JPY	Pa'anga	6.00 TOP	UAE dirham	10.00 AED
CFA france	1350.00 XOF	Jamaican dollar	335.00 JMD	Philippine peso	100.00 PHP	UK pounds sterling	1.50 GBP
Chilean peso	1200.00 CLP	Jordanian dinar	2.00 JOD	Polish zloty	8.00 PLN	US dollar	2.50 USD
Comoro franc	1109.00 KMF	Kenyan shilling	252.00 KES	Qatari rial	9.00 QAR	Uruguay peso	50.00 UYI/UYU
Cordoba oro	85.00 NIO	Kina	9.00 PGK	Quetzal	19.00 GTQ	Vatu	291.00 VUV
Columbian peso	8329.00 COP	Кір	22196.00 LAK	Rand	20.00 ZAR	Venezuelan bolivar	15,000,000.00 VES

Congolese	4226.00	Kuna	15.00 HRK	Riel	10300.00	Won	2915.00 KRW
franc	CDF				KHR		
Convertible	4.00 BAM	Kuwaiti	2.50 KWD	Romanian	6.00 RON	Yemeni rial	626.00 YER
mark		dinar		leu			
Costa Rican	1408.00	Kwacha	1842.00	Rufiyaa	39.00	Yuan	17.00 CNY
colon	CRC		MWK		MVR	renminbi	
Cypriot	1.20 CYP	Kyrgyzstani	225.00	Rupiah	23000.00	Zambian	55.00 ZMW
pound		som	KGS		IDR	kwacha	

## 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 Withdrawal/Transfer out of PayPal  Commercial Transaction Refunds	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.  Full Refunds	See Bank Return on Withdrawal/Transfer out of PayPal Table below.   If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally
	Partial Refunds	paid to receive the payment are not returned to you.  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
Credit Card and Debit Card Confirmation(s)	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.	to you.  See Credit Card and Debit Card Link and Confirmation Table below.

Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the	See Inactive PayPal Account Fee Table below.
	remaining balance in your account.	
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.	10.00 GBP or 12.00 EUR (per item)

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

Market	Fee
Czech Republic users	200.00 CZK
Hungarian users	1500.00 HUF
Users registered in the Eurozone	3.00 EUR

## Credit Card and Debit Card Link and Confirmation Table

Currency	Fee	Currency	Fee
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	Not Applicable	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD

## Inactive PayPal Account Table

Currency	Fee
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