

Last Updated: 16, July 2025

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 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](#). If any fees are displayed on our fee pages in currencies other than Brazilian Reais, they will be charged in the equivalent amount in Brazilian Reais.

## **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**

Brazil (BR)

## **Commercial Transaction Rates**

When you buy or sell goods or services, make any other commercial type of transaction or receive a payment when you "request money" using PayPal, we call that a "commercial transaction". For more information please see the [fees for selling and receiving payments in our User Agreement](#).

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

Transaction Type	Rate
Commercial Transactions	4.79% + <b>fixed fee</b>
Standard Credit and Debit Card Payments	4.79% + <b>fixed fee</b>
Pix Receivables	<b>Pix Receivables rates apply</b>

### Receiving international transactions

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

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

The variable fee shall be increased by the percentage points set out below:

Transaction Type	Rate
Commercial Transactions	+1.61%
Standard Debit and Credit Card Payments	+1.61%

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

Currency	Fee
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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
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

Currency	Fee
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

# 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 received by you. Any reference to “fixed fee” means the fixed fee for charity transactions.

## Receiving domestic charity transactions

Payment Type	Rate
Charity Transactions	Commercial transaction rates apply

## Receiving international charity transactions

Payment Type	Rate
Charity Transactions	Commercial transaction rates apply

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

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD

Currency	Fee
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

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD

Currency	Fee
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

## Installment Payments

Buyers may elect to pay you in two to twelve installments payments. [Commercial transaction rates](#) plus the installment processing fee below will apply to these payments.

### Receiving installment transactions

<b>If your customer pays in:</b>	<b>Then you pay the additional fee of:</b>
2 monthly Installments	1.92%
3 monthly Installments	3.84%
4 monthly Installments	5.76%
5 monthly Installments	7.68%
6 monthly Installments	9.60%
7 monthly Installments	11.52%
8 monthly Installments	13.44%
9 monthly Installments	15.36%
10 monthly Installments	17.28%
11 monthly Installments	19.20%
12 monthly Installments	21.12%

## Pix Receivables

The acceptance of Pix payments for the sale of products or services ("Pix Receivables") is only available to eligible Business Accounts. The associated fees for Pix Receivables are



outlined below:

## Pix Receivables

Payment Type	Rate
Pix Receivables (same day D+0)	0.99% of total transaction amount (minimum fee of 0.05 BRL) + a 0.10 BRL fee per settlement
Pix Receivables (next business day D+1)	0.99% of total transaction amount (minimum fee of 0.05 BRL) + zero fee per settlement

## Insufficient Balance Refund Fee

If a refund or reversal occurs and your account lacks funds, PayPal may require a top-up, charging 0.10 BRL per event.

## 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.

## Sending PayPal Payouts

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

**BR PayPal Payouts:** PayPal Payouts is available to Balance Business Accounts and can only be funded by your PayPal balance in Brazilian Reais. PayPal Payouts are not available for international payments.

## Maximum fee cap for PayPal Payouts

Currency	Maximum Fee Cap (per recipient)
Brazilian real	2.00 BRL

## 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 7.99 BRL. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received by you. Please [contact us](#) to apply for the Micropayment rate.

### Receiving micropayments

Transaction	Rate
Domestic micropayments & micropayments for Digital Goods	9.50% + micropayments <b>fixed fee</b>
International micropayments & micropayments for Digital Goods	10.50% + micropayments <b>fixed fee</b>

### Micropayments fixed fee

Based on payment currency:

Currency	Fee
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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
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

Currency	Fee
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	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 (PayPal Plus), 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
Australian dollar	15.00 AUD
Brazilian real	45.00 BRL
Canadian dollar	15.00 CAD
Czech koruna	250.00 CZK
Danish krone	60.00 DKK
Euro	11.25 EUR
Hong Kong dollar	75.00 HKD
Hungarian forint	2,000.00 HUF
Israeli new shekel	40.00 ILS

Currency	Fee
Japanese yen	1,300.00 JPY
Malaysian ringgit	40.00 MYR
Mexican peso	110.00 MXN

Currency	Fee
New Taiwan dollar	330.00 TWD
New Zealand dollar	15.00 NZD
Norwegian krone	65.00 NOK
Philippine peso	500.00 PHP
Polish zloty	30.00 PLN
Russian ruble	320.00 RUB
Singapore dollar	15.00 SGD
Swedish krona	80.00 SEK

Currency	Fee
Swiss franc	10.00 CHF
Thai baht	360.00 THB
UK pounds sterling	7.00 GBP
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.

### Standard Dispute Fees

Currency	Fee
Australian dollar	12.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	10.00 CAD
Czech koruna	185.00 CZK

Currency	Fee
Danish krone	55.00 DKK
Euro	7.00 EUR
Hong Kong dollar	65.00 HKD
Hungarian forint	2450.00 HUF
Indian Rupee	580.00 INR
Israeli new shekel	30.00 ILS
Japanese yen	870.00 JPY
Malaysian ringgit	35.00 MYR
Mexican peso	160.00 MXN

Currency	Fee
New Taiwan dollar	250.00 TWD
New Zealand dollar	13.00 NZD



Currency	Fee
Norwegian krone	75.00 NOK
Philippine peso	405.00 PHP
Polish zloty	30.00 PLN
Russian ruble	600.00 RUB
Singapore dollar	11.00 SGD
Swedish krona	75.00 SEK
Swiss franc	8.00 CHF
Thai baht	250.00 THB
UK pounds sterling	6.00 GBP
US dollar	8.00 USD

**High Volume Dispute Fees**

Currency	Fee
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Currency	Fee
Australian dollar	24.00 AUD
Brazilian real	70.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	370.00 CZK
Danish krone	110.00 DKK
Euro	14.00 EUR
Hong Kong dollar	130.00 HKD
Hungarian forint	4900.00 HUF
Indian Rupee	1160.00 INR
Israeli new shekel	60.00 ILS
Japanese yen	1740.00 JPY
Malaysian ringgit	70.00 MYR
Mexican peso	320.00 MXN

Currency	Fee
New Taiwan dollar	500.00 TWD
New Zealand dollar	26.00 NZD
Norwegian krone	150.00 NOK
Philippine peso	810.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1200.00 RUB
Singapore dollar	22.00 SGD
Swedish krona	150.00 SEK
Swiss franc	16.00 CHF
Thai baht	500.00 THB
UK pounds sterling	12.00 GBP
US dollar	16.00 USD

# Currency Conversions

When transactions require a currency conversion, PayPal engages a licensed bank to perform the currency conversion. For information about currency conversion, please see the [user agreement](#).

The exchange rate is determined based on rates available in the wholesale currency market and PayPal applies the Currency Conversion Fee to the exchange rate. The fee depends on the type of currency conversion, as follows:

## Conversion of payments when received in another currency

Includes PayPal Payouts:

Rate
3.50% above the base exchange rate (to form the transaction exchange rate)

## Conversions in all other cases

Rates for all other currency conversions (e.g. when sending payments not in BRL):

Rate
4.50% above the base exchange rate (to form the transaction exchange rate)

# Withdrawals Out of PayPal

If you have a Balance Business Account you can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account.

## Withdrawing a balance from a Balance Business Account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
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Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Standard	No Fee

## 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 Withdrawals/Transfers out of PayPal	This fee is charged when a withdrawal/transfer to a bank or payment account is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	No Fee
Commercial Transaction Refunds	Full Refunds	<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>

Activity	Description	Rate
	Partial Refunds	<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>