

# PayPal Merchant Fees

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



**Last Updated: 10, November 2021**

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.

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

**Market Code Table:** We may refer to two-letter market codes throughout our fee pages. For a complete listing of PayPal market codes, please access our Market Code Table.

## Relevant Market/Region

Rates published below apply to PayPal accounts of residents of the following market/region:

### Market/Region list

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

Croatia (HR)	Malaysia (MY)	Saint Pierre & Miquelon (PM)	
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## 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, JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, & VE	5.40% + <a href="#">fixed fee</a>
MY & SG	3.90% + <a href="#">fixed fee</a>
MA	4.40% + <a href="#">fixed fee</a>
BH, DZ, FJ, JO, NC, OM, PF, PW, & SA	4.90% + <a href="#">fixed fee</a>
All other markets	3.40% + <a href="#">fixed fee</a>

### 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 address	Aggregate monetary amount of commercial transactions received in the previous calendar month	Rate
AG, AR, BB, BM, BS, BZ, CL, CO, CR, DM, DO, EC, GD, GT, HN, JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, & VE	0.01 – 3,000.00 USD	5.40% + <a href="#">fixed fee</a>
	3,000.01 – 10,000.00 USD	4.90% + <a href="#">fixed fee</a>
	10,000.01 – 100,000.00 USD	4.70% + <a href="#">fixed fee</a>
	100,000.01+ USD	4.40% + <a href="#">fixed fee</a>

### Receiving international transactions

Seller’s Market/Region	Buyer’s Market/Region	Rate
AD, AL, BA, FO, GE, MD, & RS	EEA & UK	4.69% + <a href="#">fixed fee</a>
	All other markets	5.39% + <a href="#">fixed fee</a>
AG, AR, BB, BM, BS, BZ, CL, CO, CR, DM, DO, EC, GD, GT, HN, JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, & VE	All markets	5.40% + <a href="#">fixed fee</a>
BH, DZ, FJ, JO, NC, OM, PF, PW, & SA	All markets	4.90% + <a href="#">fixed fee</a>
HR, IS, & MC	EEA	3.40% + <a href="#">fixed fee</a>
	UK	4.69% + <a href="#">fixed fee</a>
	All other markets	5.39% + <a href="#">fixed fee</a>

All other markets	All markets	4.40% + <a href="#">fixed fee</a>
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## 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 market/region is registered or identified by PayPal as 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 address	Transaction	Rate
AL, AD, BA, GE, HR, IS, MC, MD, RS, & UA	Domestic PayPal Payouts	2% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
	International PayPal Payouts	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )
MY, NZ, PH, & SG	Domestic PayPal Payouts	2% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
	International PayPal Payouts	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )
All other markets	Domestic & International PayPal Payouts	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

## AL, AD, BA, GE, 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
Thai baht	36.00 THB
UK pounds sterling	0.65 GBP
US dollar	1.00 USD

## 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 address	Transaction	Rate
AG, AI, AN, AR, AW, BB, BM, BZ, CL, CO, CR, DM, DO, EC, FK, GD, GT, GY, HN, JM, KN, KY, LC, MS, NI, PA, PE, PY, SR, SV, TC, TT, UY, VC, VE, & VG	Domestic & International micropayments	6.50% + micropayments <a href="#">fixed fee</a>
All other markets (where available)	Domestic micropayments	5.00% + micropayments <a href="#">fixed fee</a>
	International micropayments	6.00% + micropayments <a href="#">fixed fee</a>

## Receiving micropayments for digital goods

Seller's Market/Region	Buyer's Market/Region	Transaction	Rate
AL, AD, BA, GE, HR, IS, MC, MD, & RS	Same as seller's	Domestic micropayments	5.00% + micropayments <a href="#">fixed fee</a>
	Canada, Europe I, & US	International micropayments	5.50% + micropayments <a href="#">fixed fee</a>
	Europe II	International micropayments	6.00% + micropayments <a href="#">fixed fee</a>
	Northern Europe	International micropayments	5.40% + micropayments <a href="#">fixed fee</a>
	All other markets	International micropayments	6.50% + micropayments <a href="#">fixed fee</a>
ID & PH	All other markets	International micropayments	6.00% + micropayments <a href="#">fixed fee</a>
MY & SG	Same as seller's	Domestic micropayments	5.50% + micropayments <a href="#">fixed fee</a>
	All other markets	International micropayments	6.00% + micropayments <a href="#">fixed fee</a>
All other markets (where available)	Same as seller's	Domestic micropayments	5.00% + micropayments <a href="#">fixed fee</a>
	All other markets	International micropayments	5.50% + micropayments <a href="#">fixed fee</a>

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

### High Volume Dispute Fees

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

<b>Markets/Regions</b>	<b>Rate</b>
<b>AMERICAS:</b> 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%
<b>ASIA PACIFIC:</b> Bhutan, Cambodia, Federated States of Micronesia, Indonesia, Laos, Maldives, Mongolia, Nepal, New Zealand, Philippines, Samoa, Singapore, Sri Lanka, Tonga	4.0%
<b>MIDDLE EAST &amp; AFRICA:</b> 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%
<b>SOUTH EAST EUROPE:</b> 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 exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange 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 exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange 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%

## 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.

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

## Conversions in all other cases

Rates for all other currency conversions:

Rate
3.0%

## 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, & SG	<a href="#">Commercial Transaction Rates</a>

## 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 allmarkets/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 <a href="#">currency conversion</a> is involved) where

		withdrawal amount is greater than 750.00 AED
		11.00 AED 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 <a href="#">currency conversion</a> is involved) where withdrawal amount is greater than 1,500,000.00 IDR
		16,000.00 IDR If withdrawal amount is less than 1,500,000.00 IDR
	KE	No Fee (when no <a href="#">currency conversion</a> is involved) where withdrawal amount is greater than 20,000.00 KES
		105.00 KES If withdrawal amount is less than 20,000.00 KES
	MA	No Fee (when no <a href="#">currency conversion</a> is involved) where withdrawal amount is greater than 2000.00 MAD
		30.00 MAD If withdrawal amount is less than 2000.00 MAD
	MY	No Fee (when no <a href="#">currency conversion</a> is involved) where withdrawal amount is greater than 400.00 MYR
		3.00 MYR If withdrawal amount is less than 400.00 MYR
	PE	4.00 PEN (per withdrawal)
	PH	No Fee (when no <a href="#">currency conversion</a> is involved) where withdrawal amount is greater than 7000.00 PHP
		50.00 PHP If withdrawal amount is less than 7000.00 PHP
	All other markets (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
US Bank account		
	AE, ID, KE, NZ, PH, & SG	3.00%
	AR & CO	3.50%
	CL, CR, DO, & PE	0.50%

	All other markets	No Fee (when no <a href="#">currency conversion</a> is involved)
Cards	HR, KU, PH, QA, RS, & SG	1% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
	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 <ul style="list-style-type: none"> <li><a href="#">Fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
	ID & MY	Fixed Fee for card withdrawal applies per withdrawal <ul style="list-style-type: none"> <li><a href="#">Fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
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, KU, PH, QA, RS & SG - Minimum and maximum fees

Based on card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Australian dollar	0.25 AUD	10.00 AUD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
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
Kuwaiti dinar	1 KWD	No Max
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
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
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
Turkish lira	1.50 TRY	60.00 TRY
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
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	Currency	Fee	Currency	Fee	Currency	Fee
Albania lek	552.00 ALL	Danish krone	30.00 DKK	Leone	49324.00 SLL	Saint Helena pound	4.00 SHP
Algerian dinar	600.00 DZD	Denar	278.00 MKD	Lempira	123.00 HNL	Saudi riyal	19.00 SAR
Angola kwanza	2466.00 AOA	Djibouti franc	889.00 DJF	Lilangeni	72.00 SZL	Serbian dinar	530.00 RSD
Argentine peso	15.00 ARS	Dominican peso	267.00 DOP	Lithuanian litas	14.00 LTL	Seychelles rupee	68.00 SCR
Aruban florin	9.00 AWG	Dong	115874.00 VND	Malaysian ringgit	20.00 MYR	Singapore dollar	8.00 SGD
Australian dollar	7.00 AUD	East Caribbean dollar	14.00 XCD	Malagasy Ariary	18259.00 MGA	Slovak koruna	140.00 SKK
Bahamian dollar	5.00 BSD	Egyptian pound	79.00 EGP	Maltese lira	1.80 MTL	Solomon Islands dollar	41.00 SBD
Balboa	5.00 PAB	Estonian kroon	60.00 EEK	Mauritanian ouguiya	1874.00 MRO	Somali shilling	2898.00 SOS
Barbados dollar	10.00 BBD	Ethiopian birr	160.00 ETB	Mauritius rupee	183.00 MUR	Somoni	52.00 TJS
Bermudian dollar	5.00 BMD	Euro	4.00 EUR	Mexican peso	60.00 MXN	Sri Lanka rupee	907.00 LKR
Bhutan ngultrum	355.00 BTN	Falkland Islands pound	4.00 FKP	Moldovan leu	88.00 MDL	Surinam dollar	37.00 SRD
Boliviano	35.00 BOB	Fiji dollar	11.00 FJD	Moroccan dirham	48.00 MAD	Swedish krona	35.00 SEK
Botswana pula	54.00 BWP	Gibraltar pound	4.00 GIP	Naira	1812.00 NGN	Swiss franc	6.50 CHF

Brazilian real	10.00 BRL	Guarani	32625.00 PYG	Namibia dollar	72.00 NAD	Tala	13.00 WST
Brunei dollar	7.00 BND	Guinea franc	47695.00 GNF	Nepalese rupee	571.00 NPR	Tanzanian shilling	11520.00 TZS
Bulgarian lev	7.00 BGN	Guyana dollar	1043.00 GYD	Netherlands Antillean guilder	8.00 ANG	Tenge	1887.00 KZT
Burundi franc	9449.00 BIF	Hong Kong dollar	40.00 HKD	New Taiwan dollar	175.00 TWD	Thai baht	200.00 THB
Cabo Verde escudo	497.00 CVE	Hryvnia	122.00 UAH	New Zealand dollar	8.00 NZD	Trinidad and Tobago dollar	34.00 TTD
Canadian dollar	6.00 CAD	Hungarian forint	1000.00 HUF	Norwegian krone	32.00 NOK	Tugrik	13735.00 MNT
Cayman Island dollar	4.00 KYD	Iceland krona	340.00 ISK	Nuevo Sol	17.00 PEN	Turkish lira	7.60 TRY
CFA franc BEAC	2956.00 XAF	Indian rupee	200.00 INR	Pa'anga	11.00 TOP	Uganda shilling	18388.00 UGX
Chilean peso	2400.00 CLP	Israeli new shekel	22.00 ILS	Philippine peso	250.00 PHP	UAE dirham	20.00 AED
Comoro franc	2218.00 KMF	Japanese yen	610.00 JPY	Polish zloty	16.00 PLN	UK pounds sterling	3.00 GBP
Cordoba oro	171.00 NIO	Jamaican dollar	670.00 JMD	Qatari rial	18.00 QAR	US dollar	5.00 USD
Columbian peso	16658.00 COP	Kenyan shilling	504.00 KES	Quetzal	38.00 GTQ	Uruguay peso	100.00 UYI/UYU
Congolese franc	8452.00 CDF	Kina	17.00 PGK	Rand	40.00 ZAR	Vatu	582.00 VUV
Convertible mark	9.00 BAM	Kip	44392.00 LAK	Riel	20600.00 KHR	Won	5830.00 KRW
Costa Rican colon	2816.00 CRC	Kuna	30.00 HRK	Romanian leu	12.00 RON	Yemeni rial	1252.00 YER
Cypriot pound	2.40 CYP	Kwacha	3684.00 MWK	Rufiyaa	77.00 MVR	Yuan renminbi	35.00 CNY
Czech koruna	110.00 CZK	Lari	14.00 GEL	Rupiah	46000.00 IDR		
Dalasi	256.00 GMD	Latvian lat	3.00 LVL	Russian ruble	150.00 RUB		

**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	Currency	Fee	Currency	Fee	Currency	Fee
Albania lek	552.00 ALL	Danish krone	30.00 DKK	Leone	49324.00 SLL	Saint Helena pound	4.00 SHP
Algerian dinar	600.00 DZD	Denar	278.00 MKD	Lempira	123.00 HNL	Saudi riyal	19.00 SAR

Angola kwanza	2466.00 AOA	Djibouti franc	889.00 DJF	Lilangeni	72.00 SZL	Serbian dinar	530.00 RSD
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Bahamian dollar	5.00 BSD	Egyptian pound	79.00 EGP	Maltese lira	1.80 MTL	Solomon Islands dollar	41.00 SBD
Balboa	5.00 PAB	Estonian kroon	60.00 EEK	Mauritanian ouguiya	1874.00 MRO	Somali shilling	2898.00 SOS
Barbados dollar	10.00 BBD	Ethiopian birr	160.00 ETB	Mauritius rupee	183.00 MUR	Somoni	52.00 TJS
Bermudian dollar	5.00 BMD	Euro	4.00 EUR	Mexican peso	60.00 MXN	Sri Lanka rupee	907.00 LKR
Bhutan ngultrum	355.00 BTN	Falkland Islands pound	4.00 FKP	Moldovan leu	88.00 MDL	Surinam dollar	37.00 SRD
Boliviano	35.00 BOB	Fiji dollar	11.00 FJD	Moroccan dirham	48.00 MAD	Swedish krona	35.00 SEK
Botswana pula	54.00 BWP	Gibraltar pound	4.00 GIP	Naira	1812.00 NGN	Swiss franc	6.50 CHF
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Convertible mark	9.00 BAM	Kip	44392.00 LAK	Riel	20600.00 KHR	Won	5830.00 KRW
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Cypriot pound	2.40 CYP	Kwacha	3684.00 MWK	Rufiyaa	77.00 MVR	Yuan renminbi	35.00 CNY
Czech koruna	110.00 CZK	Lari	14.00 GEL	Rupiah	46000.00 IDR		
Dalasi	256.00 GMD	Latvian lat	3.00 LVL	Russian ruble	150.00 RUB		

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## 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	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.	See <a href="#">Bank Return on Transfer out of PayPal Table below</a> .
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.	See <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .
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>
	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</li> </ul>

		paid to receive the payment are not returned to you.
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 SGD or other currency equivalent (per item)

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

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

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate	Currency	Rate
Australian dollar	2.00 AUD	New Taiwan dollar	70.00 TWD
Brazilian real	4.00 BRL	New Zealand dollar	3.00 NZD
Canadian dollar	2.45 CAD	Norwegian krone	15.00 NOK
Czech koruna	50.00 CZK	Philippine peso	100.00 PHP
Danish krone	12.50 DKK	Polish zloty	6.50 PLN
Euro	1.50 EUR	Russian ruble	60.00 RUB
Hong Kong dollar	15.00 HKD	Singapore dollar	3.00 SGD
Hungarian forint	400.00 HUF	Swedish krona	15.00 SEK
Israeli new shekel	8.00 ILS	Swiss franc	3.00 CHF
Japanese yen	200.00 JPY	Thai baht	70.00 THB
Malaysian ringgit	10.00 MYR	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD