Last Updated: 4, November 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 of the same market.

International

A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our **Market/Region Grouping Table**.

Market Code Table

We may refer to two-letter market/region 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

Canada (CA)

Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR codes, make any other commercial type of transaction, 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
Commercial Transactions	2.90% + fixed fee
PayPal Pay Later options	4.9% + fixed fee
QR code Transactions – 10.01 CAD and above	1.90% + fixed fee
QR code Transactions – 10.00 CAD and below	2.40% + fixed fee

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

Payment Type	Rate
US - Commercial Transactions	0.80%
All other countries - Commercial Transactions	1.00%
US - QR code Transactions	0.80%
All other countries - QR code Transactions	1.00%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee

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

Currency	Fee
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 CAD and above (based on currency received)

Currency	Fee
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

Currency	Fee
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

Currency	Fee
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 CAD and below (based on currency received)

Currency	Fee
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

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK

Currency	Fee
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

Other fees for using Commercial Transactions

Activity	Description	Fee
Campaign Fee – Store Cash transactions	All applicable PayPal transaction fees are calculated from the cart total, after any Store Cash offers are applied by the PayPal user. For more information about Campaign Fee calculations, please see the PayPal Store Cash Terms and Conditions.	8.00%

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
QR code Transactions – 10.01 CAD and above	Commercial Transaction Rates Apply
QR code Transactions – 10.00 CAD and below	Commercial Transaction Rates Apply
PayPal Fundraisers (Listed)	Commercial Transaction Rates Apply
PayPal Fundraisers (Unlisted)	No fee
All other Donations	2.90% + fixed 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

Payment Type	Fee
US - Commercial Transactions	0.80%
All other countries - Commercial Transactions	1.00%

Fixed fee for donations (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
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

Currency	Fee
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

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
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

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending international personal transactions rates)
All other Donations	No Fee (when no currency conversion is involved)

Charity Transaction Rates

Charity transaction rates are subject to application, eligibility, and pre-approval by PayPal, as further described in the Confirmed Charity Terms and Conditions. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account.

Receiving domestic charity transactions

Transaction Type	Rate
Charity Transactions	1.60% + fixed fee
QR code Transactions – 10.01 CAD and above	Commercial Transaction Rates Apply
QR code Transactions – 10.00 CAD and below	Commercial Transaction Rates Apply

Receiving international charity transactions

Where sender's market/region is	Rate
US	1.60% + fixed fee

Where sender's market/region is	Rate
All other countries	2.60% + fixed fee

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
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

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

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.

Alternative Payment Method	Rate

Alternative Payment Method	Rate
CODI, DiMo, PSE, SPEI	2.7% + fixed fee
OxxoPay, Thailand Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Skrill, Ovo Premium, GoPa, NaverPay, PicPay, Pago Efectivo, Nupay, TrueMoney, Airtel	5.49% + fixed fee
Mercado Pago, ShopeePay	5.99%+ fixed fee
PaysafeCard	15% + fixed fee
All Other Alternative Payment Methods	Our commercial transaction rates apply

Receiving international transactions

The fee for receiving APM transactions applies plus the additional percentage-based fee for international commercial transactions

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
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD

Currency	Fee
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

PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the PayPal Online Card Payment Services Agreement. 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 Payment Services Agreement.

Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	2.70% + fixed fee
Advanced Credit and Debit Card Payments – American Express Transactions	3.50%
Payments Pro	2.90% + fixed fee
Payments Pro - American Express Transactions	3.50%
Virtual Terminal	3.10% + fixed fee
Virtual Terminal - American Express Transactions	3.50%

Discount Rates:Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the PayPal Online Card Payment Services Agreement.

Receiving international transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments – US Transactions	3.50%+ fixed fee
Advanced Credit and Debit Card Payments – Other International Transactions	3.70%+ fixed fee
Advanced Credit and Debit Card Payments – American Express Transactions	Standard Advanced Credit and Debit Card Payment Rates for American Express Transactions Apply
Payments Pro - US Transactions	3.70%+ fixed fee
Payments Pro - Other International Transactions	3.90% + fixed fee
Payments Pro - American Express Transactions	Standard Pro Transaction Rates for American Express Transactions Apply
Virtual Terminal - US Transactions	3.90% + fixed fee
Virtual Terminal - Other International Transactions	4.10% + fixed fee
Virtual Terminal - American Express Transactions	Standard Virtual Terminal Transaction Rates for American Express Transactions Apply

Discount Rates: Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the PayPal Online Card Payment Services Agreement.

Charity rates for receiving transactions using PayPal Online Card Payment Services

Charity rates for receiving transactions using the below PayPal Online Card Payment Services are subject to eligibility, application and pre-approval by PayPal, as further

described in the Confirmed Charity Terms and Conditions. See the PayPal Online Card Payment Services Agreement for more details and the below services.

Payment Type	Rate
Advanced Credit and Debit Card Payments	1.60% + fixed fee
Advanced Credit and Debit Card Payments - US Transactions	1.60% + fixed fee
Advanced Credit and Debit Card Payments - Other International Transactions	2.60% + fixed fee
Advanced Credit and Debit Card Payments - American Express Transactions	Standard Advanced Debit and Credit Card Payment Rates for American Express Transactions Apply
Advanced Credit and Debit Card Payments - Interchange Plus Plus	Interchange Plus Plus Rates Apply
Payments Pro	2.20% + fixed fee
Payments Pro – American Express Transactions	Standard Pro Transaction Rates for American Express Transactions Apply
Virtual Terminal	2.40% + fixed fee
Virtual Terminal - American Express Transactions	Standard Virtual Terminal Transaction Rates for American Express Transactions Apply

Interchange Plus Plus fee structure for PayPal Online Card Payment Services transactions

Subject to activation in your account settings and your acceptance of the PayPal Online Card Payment Services Agreement, the following alternative fee structure may apply to eligible Payment Types.

Payment Type	Rate
Advanced Credit and Debit Card Payments	Interchange Pass-through Costs + 0.89% + fixed fee (collectively "Interchange Plus Plus")

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
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

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

Other fees for using PayPal Online Card Payment Services

Activity	Description	Fee
Fraud Protection Advanced	Optional Service	• 0.09 CAD per transaction

Activity	Description	Fee
Additional Risk Factors	If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Card Verification Transactions	For each account verification request	0.30 CAD
Chargeback Protection Tools	Chargeback Protection Tool • Advanced Credit and Debit Card Payments	0.8% per transaction
	Effortless Chargeback Protection Tool • Advanced Credit and Debit Card Payments	1.2% per transaction
Failure to implement Express Checkout	If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice.	1.00% per transaction
Monthly Fees	Advanced Credit and Debit Card Payments	No fee
	Payments Advanced	10.00 CAD
	Payments Pro	35.00 CAD + GST/HST
	Websites Payments Pro	35.00 CAD + GST/HST

Activity	Description	Fee
Recurring Billing	Optional Service	Standard Transaction Fees Apply
Recurring Payment Tool	Optional Service	Standard Transaction Fees Apply
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction.	0.30 CAD

Payment Gateway

Payflow Pro gives you the flexibility to design a checkout page that matches your site's branding, and Payflow Link comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the Payflow Gateway Services Agreement.

Receiving transactions using Payflow

Payment type	Fee
Payflow Pro Transaction	0.10 CAD
Payflow Link Transaction	0.10 CAD

Other fees for using Payflow

Activity	Description	Fee
Monthly Fees	Payflow Pro	25.00 + GST/HST

Activity	Description	Fee
	Payflow Link	No fee
PayPal Recurring Billing Service (Monthly)	Payflow Pro	10.00 CAD
	Payflow Link	10.00 CAD
PayPal Fraud Protection Services (Monthly)	Basic Package	No fee
	Advanced Package	10.00 CAD
	Buyer Authentication +	10.00 CAD

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
Canada & US	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
Canada & US • When using the Payouts API	Flat Rate see fee table below
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international maximum fee cap below)

Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
Australian dollar	1.25 AUD	0.32 AUD	24.00 AUD
Brazilian real	2.00 BRL	0.50 BRL	40.00 BRL
Canadian dollar	1.25 CAD	0.32 CAD	24.00 CAD
Czech koruna	24.00 CZK	6.00 CZK	400.00 CZK
Danish krone	6.00 DKK	1.50 DKK	120.00 DKK
Euro	0.85 EUR	0.22 EUR	16.00 EUR

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
Hong Kong dollar	7.00 HKD	1.75 HKD	160.00 HKD
Hungarian forint	210.00 HUF	53.00 HUF	6000.00 HUF
Israeli new shekel	4.00 ILS	1.00 ILS	80.00 ILS
Japanese yen	120.00 JPY	30.00 JPY	2000.00 JPY
Malaysian ringgit	4.00 MYR	Not Applicable	80.00 MYR
Mexican peso	11.00 MXN	2.75 MXN	300.00 MXN
New Taiwan dollar	33.00 TWD	8.00 TWD	800.00 TWD
New Zealand dollar	1.50 NZD	0.38 NZD	30.00 NZD
Norwegian krone	6.75 NOK	1.70 NOK	120.00 NOK
Philippine peso	50.00 PHP	12.50 PHP	1000.00 PHP
Polish zloty	3.00 PLN	0.75 PLN	60.00 PLN
Russian ruble	30.00 RUB	60.00 RUB	600.00 RUB
Singapore dollar	1.60 SGD	0.40 SGD	32.00 SGD

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
Swedish krona	9.00 SEK	2.25 SEK	160.00 SEK
Swiss franc	1.30 CHF	0.33 CHF	20.00 CHF
Thai baht	36.00 THB	9.00 THB	800.00 THB
UK pounds sterling	0.65 GBP	0.17 GBP	14.00 GBP
US dollar	1.00 USD	0.25 USD	20.00 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 businesses that process payments under 12.00 CAD. 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
Canada and US	5.0% + micropayments **fixed fee**
Other International micropayments	6.0% + micropayments **fixed fee**

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
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

Currency	Fee
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, 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	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD

Currency	Fee
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

Currency	Fee
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

Currency	Fee
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 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

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

Currency	Fee
Hungarian forint	4,585.00 HUF
Indian Rupee	1080.00 INR
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

Currency	Fee
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
Swedish krona	145.00 SEK
Swiss franc	15.00 CHF
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP

Currency	Fee
US dollar	15.00 USD

High Volume Dispute Fees

Currency	Fee
Australian dollar	50.00 AUD
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD
Hungarian forint	9170.00 HUF
Indian Rupee	2160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

Currency	Fee
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD
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. The fee depends on the type of transaction and currency being converted. You will be charged the minimum rates set out below, or such other amounts as may be disclosed to you during the transaction.

Converting payments in another currency

For any currency conversions that occur when sending/receiving personal payments, commercial transactions and when using PayPal Payouts:

Currency	Minimum Rate
Canadian dollar	4.00%
US dollar	4.00%
All Other Currencies	4.00%

Notice: Residents of Quebec will be charged the minimum rate set out above.

Conversions in all other cases

For all other currency conversions:

Minimum Rate
3.00%

Notice: *Residents of Quebec will be charged the minimum rate set out above.*

E-cheque Fees

Sometimes the sender of a payment you receive may use an E-cheque 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 E-cheque. When you receive an E-cheque 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 E-cheque fees

Payment type	Rate

Payment type	Rate
Per each payment transaction	Commercial Transaction Rates

Maximum fee cap for E-cheque

Currency	Maximum fee cap
Australian dollar	300.00 AUD
Brazilian real	500.00 BRL
Canadian dollar	300.00 CAD
Czech koruna	5000.00 CZK
Danish krone	1500.00 DKK
Euro	200.00 EUR
Hong Kong dollar	2500.00 HKD
Hungarian forint	54000.00 HUF
Israeli new shekel	1100.00 ILS
Japanese yen	24,000.00 JPY
Malaysian ringgit	1000.00 MYR
Mexican peso	3500.00 MXN
New Taiwan dollar	9000.00 TWD
New Zealand dollar	400.00 NZD

Currency	Maximum fee cap
Norwegian krone	1600.00 NOK
Philippine peso	13,000.00 PHP
Polish zloty	800.00 PLN
Russian ruble	12,000.00 RUB
Singapore dollar	400.00 SGD
Swedish krona	1800.00 SEK
Swiss franc	300.00 CHF
Thai baht	9000.00 THB
UK pounds sterling	200.00 GBP
US dollar	300.00 USD

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal to your linked bank account. A currency conversion (and currency conversion fees) may also apply.

Withdrawing from a PayPal business account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Local	No Fee (when no currency conversion is involved)
	Instant	1.50% of amount transferred

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
	• With eligible linked debit card • Withdrawal limits apply, see table below	• Minimum fees apply, see table below

Withdrawal Limits

Frequency	Maximum (up to)
Per transaction	5000.00 CAD
Per day	5000.00 CAD
Per week	5000.00 CAD
Per month	15000.00 CAD

Minimum fees

Based on withdrawal currency:

Currency	Minimum Fee
Canadian dollar	0.50 CAD

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.	No Fee
Commercial Transaction Refunds	Full Refunds	• 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.
	Partial Refunds	• 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.
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 **Credit Card and Debit Card Link and Confirmation Table below**.

Activity	Description	Rate
Duty Clear	With Duty Clear, PayPal arranges prepayment of U.S. import duties with U.S. Customs and Border Protection for your eligible shipments to the United States.	The Duty Clear fee is based on the goods you are shipping and is charged when the transaction is completed. If you pass the cost of duty prepayment on to your buyer, it will be added to the total transaction amount. Your standard PayPal transaction fees will apply to the full amount, including the duty prepayment.

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL
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

Currency	Fee
Malaysian ringgit	Not Applicable
Mexican peso	20.00 MXN

Currency	Fee
New Taiwan dollar	70.00 TWD
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