

# PayPal Merchant Fees

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

Last Updated: 15, November 2022

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)
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## 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% + <a href="#">fixed fee</a>
QR code Transactions – 10.01 CAD and above	1.90% + <a href="#">fixed fee</a>
QR code Transactions – 10.00 CAD and below	2.40% + <a href="#">fixed fee</a>

## 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	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

## Fixed fee for QR code transactions 10.01 CAD 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 CAD 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

## 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 <a href="#">PayPal Store Cash Terms and Conditions</a> .	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	<a href="#">Commercial Transaction Rates Apply</a>
QR code Transactions – 10.00 CAD and below	<a href="#">Commercial Transaction Rates Apply</a>
PayPal Fundraisers (Listed)	<a href="#">Commercial Transaction Rates Apply</a>
PayPal Fundraisers (Unlisted)	No fee
All other Donations	2.90% + <a href="#">fixed fee</a>

## 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	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

### Standard rate for sending domestic donations

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

### Standard rate for sending international donations

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

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

## 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 Type	Rate
Charity Transactions	1.60% + <a href="#">fixed fee</a>
QR code Transactions – 10.01 CAD and above	<a href="#">Commercial Transaction Rates Apply</a>
QR code Transactions – 10.00 CAD and below	<a href="#">Commercial Transaction Rates Apply</a>

### Receiving international charity transactions

Where sender’s market/region is	Rate
US	1.60% + <a href="#">fixed fee</a>
All other countries	2.60% + <a href="#">fixed fee</a>

### 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 [Annex 1](#) of your market’s APM agreement. You must accept the terms of your market’s [APM agreement](#) before receiving APM payments.

# PayPal Here Rates

Our PayPal Here solution is ideal for getting you paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time.

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

## Standard rate for receiving transactions using PayPal Here

Payment Type	Rate
Keyed Transactions	3.50% + 0.15 CAD
PayPal Transactions	2.70%
Swiped Transactions	2.70%

## Receiving international transactions using PayPal Here

Payment Type	Rate
Keyed Transactions	4.50% + 0.15 CAD
PayPal Transactions	3.70%
Swiped Transactions	3.70%

# 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 [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% + <a href="#">fixed fee</a>
Payments Pro	2.90% + <a href="#">fixed fee</a>
Payments Pro – American Express Transactions	3.50%
Virtual Terminal	3.10% + <a href="#">fixed fee</a>
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	<a href="#">Standard Advanced Credit and Debit Card Payment Rates Apply</a>
Payments Pro – US Transactions	3.70% + <a href="#">fixed fee</a>
Payments Pro – Other International Transactions	3.90% + <a href="#">fixed fee</a>
Payments Pro – American Express Transactions	<a href="#">Standard Pro Transaction Rates Apply</a>
Virtual Terminal – US Transactions	3.90% + <a href="#">fixed fee</a>
Virtual Terminal – Other International Transactions	4.10% + <a href="#">fixed fee</a>
Virtual Terminal – American Express Transactions	<a href="#">Standard Virtual Terminal Transaction Rates Apply</a>

**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

Subject to eligibility, application, and approval by PayPal. 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 the [PayPal Online Card Payment Services Agreement](#) for more details.

Payment Type	Rate
Payments Pro	2.20% + <a href="#">fixed fee</a>
Payments Pro – American Express Transactions	<a href="#">Standard Pro Transaction Rates Apply</a>
Virtual Terminal	2.40% + <a href="#">fixed fee</a>
Virtual Terminal – American Express Transactions	<a href="#">Standard Virtual Terminal Transaction Rates Apply</a>

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

## Other fees for using PayPal Online Card Payment Services

Activity	Description	Fee
Advanced Fraud Protection Services	Optional Service	<ul style="list-style-type: none"> <li>10.00 CAD per month</li> <li>0.05 CAD per transaction</li> </ul>
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	Optional Service for Advanced Credit and Debit Card Payments	0.80% 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	Payments Advanced	10.00 CAD
	Payments Pro	30.00 CAD + GST/HST
	Websites Payments Pro	30.00 CAD + GST/HST
	Virtual Terminal	30.00 CAD + GST/HST
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
	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 <a href="#">maximum fee cap below</a> )
Canada & US <ul style="list-style-type: none"> <li>When using the Payouts API</li> </ul>	Flat Rate see <a href="#">fee table below</a>
Other International PayPal Payouts	2% of total transaction amount (not to exceed the <a href="#">maximum fee cap below</a> )

### 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
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
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 <a href="#">fixed fee</a>
Other International micropayments	6.0% + 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:

## 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 [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	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 [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
Per each payment transaction	<a href="#">Commercial Transaction Rates</a>

## 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	54,000.00 HUF
Israeli new shekel	1160.00 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
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 <a href="#">currency conversion</a> is involved)
	Instant <ul style="list-style-type: none"><li>With eligible linked debit card</li></ul>	1.50% of amount transferred <ul style="list-style-type: none"><li>Minimum fees apply, <a href="#">see table below</a></li></ul>

	<ul style="list-style-type: none"> <li>Withdrawal limits apply, <a href="#">see table below</a></li> </ul>	
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## 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	<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 paid to receive the</li> </ul>

		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 <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .
Inactive PayPal Account	The inactivity fee will be the lesser of the published fee or the remaining balance in your account.	20.00 CAD

## 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