

PayPal Merchant Fees

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



Last Updated: 6, May 2022

You can find details about changes to our 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

Germany (DE)

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”.

Commercial transaction rates also apply to transactions received via PayPal Plus.

Standard rate for receiving domestic transactions

Transaction Type	Rate
Alternative Payment Method (APM)	APM Transaction Rates Apply
Card funded payment from a user of our Terms for Payments without a PayPal account	2.49% + fixed fee
QR Code Transactions	0.90%
Rechnungskauf mit Ratepay	2.49% + fixed fee
All Other Commercial Transactions	2.49% + fixed fee

Receiving international transactions

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

Additional percentage-based fee for international commercial transactions

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

Where sender's market/region is	Fee
EEA	+0.00%
UK	+1.29%
United States & Canada	+1.99%
All other markets	+2.99%

Additional service fee for recipients of UK based international commercial transactions

This fee only applies to merchants who have separate agreements with PayPal. An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by merchants with a PayPal account registered in the EEA market/region from a sender whose account is registered with or identified by PayPal as being in the UK market/region.

Payment type	Fee
Commercial transactions where the recipient's 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

Donation Transaction Rates

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call that a “donation”.

Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	2.49% + fixed fee
QR code Transactions	Commercial Transaction rates apply

Receiving international donations

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

Additional percentage-based fee for international donations

Where sender's market/region is	Fee
Canada & US	+2.00 percentage points
Europe I	+2.00 percentage points
Europe II	+3.00 percentage points
Northern Europe	+1.80 percentage points
Rest of the world	+3.30 percentage points

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 złoty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account. Any reference to "fixed fee" means the fixed fee for charity transactions.

Receiving domestic charity transactions

Transaction	Rate
Germany	1.50% + fixed fee
QR code Transactions	Commercial Transaction rates apply

Receiving international charity transactions

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

Fixed fee for charity transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD

Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD
Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APM) listed in our APM agreement at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see [Annex 1](#) of your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

Receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	2.49% + fixed fee

Receiving international transactions

The [additional percentage-based fee for receiving international transactions](#) does not apply when you receive APM payments.

Fixed fee for APM transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD
Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD
Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the [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 Services Agreement](#).

Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	Commercial Transaction Rates Apply
Other Payments	Commercial Transaction Rates Apply

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Card Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the [additional percentage-based fee for international transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure, American Express card type transactions, and APM (as applicable).

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Card Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Fixed fee for PayPal Online Card Payment Services transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD
Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD
Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment and currency in which it is sent.

Sending PayPal Payouts

Transaction	Rate
Domestic PayPal Payouts	2.00% of total transaction amount (not to exceed the domestic maximum fee cap below)
Other International PayPal Payouts	2.00% of total transaction amount (not to exceed the international maximum fee cap below)

Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	16.00 AUD	100.00 AUD
Brazilian real	24.00 BRL	150.00 BRL
Canadian dollar	14.00 CAD	90.00 CAD
Czech koruna	280.00 CZK	1700.00 CZK
Danish krone	84.00 DKK	500.00 DKK
Euro	12.00 EUR	70.00 EUR
Hong Kong dollar	110.00 HKD	660.00 HKD
Hungarian forint	3080.00 HUF	18,500.00 HUF
Israeli new shekel	50.00 ILS	320.00 ILS
Japanese yen	1200.00 JPY	8000.00 JPY
Malaysian ringgit	50.00 MYR	300.00 MYR
Mexican peso	170.00 MXN	1080.00 MXN
New Taiwan dollar	440.00 TWD	2700.00 TWD
New Zealand dollar	20.00 NZD	120.00 NZD
Norwegian krone	90.00 NOK	540.00 NOK
Philippine peso	640.00 PHP	3800.00 PHP
Polish zloty	46.00 PLN	280.00 PLN
Russian ruble	480.00 RUB	2800.00 RUB
Singapore dollar	20.00 SGD	120.00 SGD
Swedish krona	100.00 SEK	640.00 SEK
Swiss franc	16.00 CHF	100.00 CHF
Thai baht	460.00 THB	2800.00 THB
UK pounds sterling	10.00 GBP	60.00 GBP
US dollar	14.00 USD	90.00 USD

Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 5.00 EUR. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please [contact us](#) to apply for the Micropayment rate.

Receiving micropayments

Transaction	Rate
Domestic micropayments	10.00% + micropayments fixed fee
International micropayments	12.00% + micropayments fixed fee

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	0.10 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 and High Volume 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		

Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate
3.00% above the base exchange rate

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. A currency conversion (and [currency conversion fees](#)) may also apply.

Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer type	Rate
Local bank account	Standard	No Fee (when no currency conversion is involved)
	Instant (where available)	1.00% of amount transferred <ul style="list-style-type: none">• Minimum and maximum fees apply based on the withdrawal currency, in the table below
US bank account	Standard	3.00% (when no currency conversion is involved)
Cards	Debit & Credit Card (where available)	1.00% of amount transferred <ul style="list-style-type: none">• Minimum and maximum fees apply based on the card withdrawal currency, in the table below

Minimum and maximum fees

Based on currency or card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Armenian dram	135.00 AMD	5250.00 AMD
Australian dollar	0.25 AUD	10.00 AUD
Azerbaijan manat	0.45 AZN	17.50 AZN
Bahraini dinar	0.10 BHD	4.00 BHD
Belizean dollar	0.50 BZD	20.00 BZD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
CFA franc	135.00 XOF	5400.00 XOF
Croatian kuna	2.00 HRK	70.00 HRK
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Euro	0.25 EUR	10.00 EUR
Hong Kong dollar	2.00 HKD	80.00 HKD

Hungarian forint	70.00 HUF	2900.00 HUF
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Jordanian dinar	0.20 JOD	7.25 JOD
Kuwaiti dinar	1 KWD	No Max
Kyrgyzstani som	22.50 KGS	850.00 KGS
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
Mozambican metical	20.00 MZN	750.00 MZN
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
Omani rial	0.10 OMR	4.00 OMR
Philippine peso	10.00 PHP	500.00 PHP
Polish zloty	1.00 PLN	40.00 PLN
Qatari rial	1.00 QAR	40.00 QAR
Romania new lei	1.00 RON	40.00 RON
Russian ruble	20.00 RUB	700.00 RUB
Rwandan franc	250.00 RWF	10,000.00 RWF
Serbian dinar	25.00 RSD	1000.00 RSD
Singapore dollar	0.50 SGD	15.00 SGD
South African rand	3.60 ZAR	145.00 ZAR
Sri Lanka rupee	50.00 LKR	1800.00 LKR
Swedish krona	2.50 SEK	100.00 SEK
Thai baht	8.00 THB	320.00 THB
Tunisian dinar	0.75 TND	27.50 TND
Turkish lira	1.50 TRY	60.00 TRY
Ugandan shilling	930.00 UGX	37,500.00 UGX
United Arab Emirates dirham	0.90 AED	36.70 AED
UK pounds sterling	0.20 GBP	8.00 GBP
US dollar	0.25 USD	10.00 USD
Venezuelan bolivar	2,000,000.00 VES	60,000,000.00 VES
Zambian kwacha	5.50 ZMW	215.00 ZMW
ALL Other Currencies	No Min	No Max

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.	PayPal shall charge a Fee in an amount equal to the amount billed to PayPal by the institution at which you hold your account

Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> • If you refund a Commercial Transaction payment, PayPal will retain the Fixed Fee portion of the Commercial Transaction Fee. • The Buyer's PayPal Account will be credited with the full Commercial Transaction payment amount. • The Seller's PayPal Account will be charged with the amount initially credited to your PayPal Account in connection with the Commercial Transaction payment and the Fixed Fee portion of the Commercial Transaction Fee.
	Partial Refunds	<ul style="list-style-type: none"> • If you refund a Commercial Transaction payment, PayPal will retain the Fixed Fee portion of the Commercial Transaction Fee. • The Buyer's PayPal Account will be credited with the full Commercial Transaction payment amount. • The Seller's PayPal Account will be charged with the amount initially credited to your PayPal Account in connection with the Commercial Transaction payment and the Fixed Fee portion of the Commercial Transaction Fee.
Rechnungskauf mit Ratepay Refund	Full, respectively partial Refunds	<ul style="list-style-type: none"> • If a Rechnungskauf mit Ratepay payment is refunded, PayPal will retain the Fixed Fee portion of the Commercial Transaction Fee. • The Buyer will be credited with the full, respectively partial, purchase price amount.

		<ul style="list-style-type: none"> The Seller's PayPal Account will be charged with the amount initially credited to the seller's PayPal Account in connection with the Rechnungskauf mit Ratepay payment, respectively, the non-refunded portion, and the Fixed Fee portion of the Commercial Transaction Fee.
Credit Card and Debit Card	Reversals or failed direct debit payments	PayPal shall charge a Fee in an amount equal to the amount billed to PayPal by the institution at which you hold your account
Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See Inactive PayPal Account Fee Table below .
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.	12.00 EUR (per item)
DE Business Debit Card – Cash withdrawal fee Use of the DE Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the DE PayPal Business Debit Mastercard Cardholder Agreement .	The fee applies to cash withdrawals at an ATM (inside and outside DE). The ATM provider may charge additional fees.	2.00 EUR (per transaction)

Inactive PayPal Account Table

Currency	Fee
Czech koruna	270.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3600.00 HUF
Norwegian krone	105.00 NOK
Polish zloty	45.00 PLN
Swedish krona	100.00 SEK
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP

