PayPal Merchant Fees

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

Last Updated: 31, October 2022

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates</u> <u>Page</u>. 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 in the European Economic Area (EEA).

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 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

Spain (ES)

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
Alternative Payment Method (APM)	APM Transaction Rates Apply
Card funded payment from a user of our Terms for	1.20% + <u>fixed fee</u>
Payments without a PayPal account	

QR Code Transactions – 10.01 EUR and above	0.90% + <u>fixed fee</u>
QR code Transactions – 10.00 EUR and below	1.40% + <u>fixed fee</u>
All Other Commercial Transactions	2.90% + <u>fixed fee</u>

Receiving international transactions

The fee for receiving domestic commercial and QR Code transactions applies plus the <u>additional</u> percentage-based fee for international commercial transactions.

Additional percentage-based fee for international commercial transactions

Where sender's market/region is	Fee
EEA	No fee
UK	1.29%
All other markets	1.99%

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	1.29%
market/region is registered or identified by PayPal as	
the EEA	

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	0.30 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Fixed fee for QR Code transactions 10.01 EUR 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 EUR 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

Receiving and Sending Donations

When you accept the <u>User Agreement</u> or the <u>PayPal Fundraisers Terms and Conditions</u> 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
Donation	2.90% + <u>fixed fee</u>
QR code Transactions – 10.01 EUR and above	Commercial Transaction rates apply
QR code Transactions – 10.00 EUR and below	Commercial Transaction rates apply

PayPal Fundraisers (Listed Fundraisers)	Commercial Transaction rates apply
PayPal Fundraisers (Unlisted Fundraisers)	No fee

Receiving international donations

The applicable fee for receiving domestic donations applies plus the <u>additional percentage-based fee for</u> international donations.

Additional percentage-based fee for international donations

Where sender's market/region is	Fee
EEA	No fee
UK	+1.29%
All other markets	+1.99%

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	0.30 GBP
Mexican peso	4.00 MXN	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 <u>additional percentage-based fee for international donations</u> (international fee).

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending
	international personal transactions rates)
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	Rate
Spain (ES)	1.90% + <u>fixed fee</u>
QR code Transactions – 10.01 EUR and above	Commercial Transaction rates apply
QR code Transactions – 10.00 EUR and below	Commercial Transaction rates apply

Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the <u>additional percentage-based fee for</u> 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 <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

Receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	1.20% + <u>fixed fee</u>

Receiving international transactions

The <u>additional percentage-based fee for receiving international transactions</u> 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	0.30 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 <u>PayPal Online Card Payment Services Agreement</u>. 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 - Blended	1.20% + <u>fixed fee</u>
Pricing Fee Structure:	
 Visa & MasterCard card types 	
Advanced Credit and Debit Card Payments -	Interchange Fee + 1.20% + <u>fixed fee</u>
Interchange Plus Fee Structure:	
 Visa & MasterCard card types 	
Advanced Credit and Debit Card Payments	3.50%
 American Express card type 	
eTerminal Payments - Blended Pricing Fee Structure:	2.90% + <u>fixed fee</u>
 Visa & MasterCard card types 	
eTerminal Payments - Interchange Plus Fee Structure:	Interchange Fee + 2.50% + <u>fixed fee</u>
 Visa & MasterCard card types 	

PayPal Hosted Solution Payments - Blended Pricing	2.90% + <u>fixed fee</u>
Fee Structure:	
 Visa & MasterCard card types 	
PayPal Hosted Solution Payments - Interchange Plus	Interchange Fee + 2.50% + <u>fixed fee</u>
Fee Structure:	
 Visa & MasterCard card types 	
Other Payments	Commercial Transaction rates apply

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the <u>PayPal Online Card Payment Services Agreement</u> 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 <u>additional percentage-based fee for international transactions</u>. 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 <u>PayPal Online Card Payment Services Agreement</u> 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	0.30 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Fixed fee for eTerminal Services and PayPal Hosted Solution 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
Chargeback Protection Tool	Optional service for Advanced	0.59% per transaction
	Credit and Debit Card Payments	
Monthly Fees	eTerminal Payments	15.00 EUR
	PayPal Hosted Solution Payments	15.00 EUR

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% of total transaction amount (not to exceed the
	domestic maximum fee cap below)
Other International PayPal Payouts	2% 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	5.0% + micropayments <u>fixed fee</u>
Other International micropayments	6.0% + micropayments <u>fixed fee</u>

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 <u>User Agreement</u> 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.

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	
3.0% above the base exchange rate	

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 <u>user agreement</u> 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 eCheque fees

Payment Type	Rate
Per each payment transaction	Commercial Transaction Rates

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. A currency conversion (and <u>currency conversion fees</u>) 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 <u>currency</u>
		conversion is involved)
	Instant	1% of amount transferred
		Minimum and maximum
		fees apply based on the
		withdrawal currency, in
		the table below
US bank account	Standard	3.00% (when no <u>currency</u>
		conversion is involved)
Cards	Standard	1% of amount transferred
		 Minimum and maximum
		fees apply based on the

	card withdrawal currency,
	in the table below

Minimum and maximum fees

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee	
Afghan Afghani	25.00 AFN	1,050.00 AFN	
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	
Bangladeshi Taka	22.00 BDT	880.00 BDT	
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 france	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	
Eritrean Nakfa	3.75 ERN	150.00 ERN	
Euro	0.25 EUR	10.00 EUR	
Ghanaian Cedi	1.55 GHS	62.50 GHS	
Haitian Gourde	25.00 HTG	1,000.00 HTG	
Hong Kong dollar	2.00 HKD	80.00 HKD	
Hungarian forint	70.00 HUF	2900.00 HUF	
Iraqi Dinar	365.00 IQD	14,500.00 IQD	
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	
Lebanese Pound	380.00 LBP	15,250.00 LBP	
Lesotho Loti	4.00 LSL	160.00 LSL	
Liberian Dollar	37.50 LRD	1,500.00 LRD	
Macanese Pataca	2.00 MOP	80.00 MOP	
Malaysian ringgit	1.00 MYR	40.00 MYR	
Mauritanian Ouguiya	9 MRU	360.00 MRU	
Mexican peso	5.00 MXN	200.00 MXN	
Mozambican metical	20.00 MZN	750.00 MZN	
Myanmar Kyat	450.00 MMK	18,000.00 MMK	
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	
Pakistani Rupee	45.00 PKR	1,800.00 PKR	
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
Salvadoran Colón	2.25 SVC	90.00 SVC
São Tomé And Príncipe Dobra	5.50 STN	220.00 STN
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	3.50 TRY	140.00 TRY
Turkmenistani Manat	1.00 TMT	40.00 TMT
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
Uzbekistani Som	3,000.00 UZS	120,000.00 UZS
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.	3.00 EUR
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
	Partial Refunds	to you. • 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	Some users, in order to increase	See Credit Card and Debit Card Link
Confirmation(s)	their sending limit or as PayPal may	and Confirmation Table below.
	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	
Inactive PayPal Account	card verification process. The inactivity fee will be the lesser	See Inactive PayPal Account Fee
mactive rayrar Account	of the fee listed below or the	Table below.
	remaining balance in your account.	Tuble below.
Records Request	This fee will apply for requests of	12.00 EUR (per item)
·	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.	2 22 5115
Reversal or failed direct debit	The fee is based on our losses. You	3.00 EUR
payment	remain entitled to demonstrate that our losses were below the	
	amount of the fee.	
PayPal Business Debit Mastercard –	The fee applies to cash withdrawals	2.00 EUR (per transaction)
Cash withdrawal fee	at an ATM (inside and outside ES).	(F = 1 = 1.00 =
	The ATM provider may charge	
Use of the Business Debit Card is	additional fees.	
subject to eligibility, application,		
approval by PayPal and your		
acceptance of the terms of the		
PayPal Business Debit Mastercard		
Cardholder Agreement.		

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

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