

# PayPal Merchant Fees

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

Last Updated: 10, October 2024

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 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)   | <a href="#">APM Transaction Rates Apply</a> |
| Card funded payment from a user of our <a href="#">Terms for Payments without a PayPal account</a> | 1.20% + <a href="#">fixed fee</a>           |

|  |                                   |
|--|-----------------------------------|
| QR Code Transactions – 10.01 EUR and above | 0.90% + <a href="#">fixed fee</a> |
| QR code Transactions – 10.00 EUR and below | 1.40% + <a href="#">fixed fee</a> |
| All Other Commercial Transactions          | 2.90% + <a href="#">fixed fee</a> |

## 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

| 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 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 | 0.30 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 [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 |
|------------------|------|
|------------------|------|

|  |  |
|--|--|
| Donation                                   | 2.90% + <a href="#">fixed fee</a>                  |
| QR code Transactions – 10.01 EUR and above | <a href="#">Commercial Transaction rates apply</a> |
| QR code Transactions – 10.00 EUR and below | <a href="#">Commercial Transaction rates apply</a> |
| PayPal Fundraisers (Listed Fundraisers)    | <a href="#">Commercial Transaction rates apply</a> |
| PayPal Fundraisers (Unlisted Fundraisers)  | No 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

|                                 |        |
|---------------------------------|--------|
| 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 additional percentage-based fee for international donations (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 (when no <a href="#">currency conversion</a> is involved)                            |

## 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% + <a href="#">fixed fee</a>                  |
| QR code Transactions – 10.01 EUR and above | <a href="#">Commercial Transaction rates apply</a> |
| QR code Transactions – 10.00 EUR and below | <a href="#">Commercial Transaction rates apply</a> |

### 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) | 1.20% + <a href="#">fixed fee</a> |

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

## PayPal Online 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 Payment Services Agreement](#). These rates will apply to all commercial transaction payments received using PayPal Online Payment Services.

Capitalized terms in this section are defined in the [PayPal Online Services Agreement](#).

## Receiving domestic transactions using PayPal Online Payment Services

| Payment type  | Rate  |
|---|---|
| Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul> | 1.20% + <a href="#">fixed fee</a>                   |
| Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure:   | Interchange Fee + 1.20% + <a href="#">fixed fee</a> |

|  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul>   |   |
| Advanced Credit and Debit Card Payments <ul style="list-style-type: none"> <li>• American Express card type</li> </ul>                                 | 3.50%   |
| eTerminal Payments - Blended Pricing Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul>               | 2.90% + <a href="#">fixed fee</a>   |
| eTerminal Payments - Interchange Plus Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul>              | Interchange Fee + 2.50% + <a href="#">fixed fee</a>   |
| PayPal Hosted Solution Payments - Blended Pricing Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul>  | 2.90% + <a href="#">fixed fee</a>   |
| PayPal Hosted Solution Payments - Interchange Plus Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul> | Interchange Fee + 2.50% + <a href="#">fixed fee</a>   |
| SEPA Direct Debit  | <ul style="list-style-type: none"> <li>• 0.35 EUR/ transaction (Standard Settlement)</li> <li>• 0.40 EUR/ transaction (Instant Settlement)</li> </ul> |
| Other Payments   | <a href="#">Commercial Transaction rates apply</a>  |

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

**For Advanced Credit and Debit Card Payments users only:** you may opt to be charged under the Interchange Plus Plus Fee Structure. Please **contact us** for further information. The additional terms outlined in the [PayPal Online Services Agreement](#) apply.

## Receiving international transactions using PayPal Online Payment Services

The fee for receiving domestic transactions using PayPal Online 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 or Interchange Plus 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 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 | 0.30 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 Credit and Debit Card Payments | 0.59% per transaction |
| 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 <a href="#">maximum fee cap below</a> )      |
| Other International PayPal Payouts | 2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> ) |

### 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 <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](#).

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 |

## ECheck Fees

Sometimes the sender of a payment you receive may use an ECheck 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 EChecks. When you receive an eCheck 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 eCheck fees

| Payment Type                 | Rate   |
|------------------------------|--|
| Per each payment transaction | <a href="#">Commercial Transaction Rates</a> |

### Maximum fee cap for eChecks

| 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 [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 <a href="#">currency conversion</a> is involved)  |
|                        | Instant                  | 1% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and maximum fees apply based on the withdrawal currency, in the table below</a></li> </ul>      |
| US bank account        | Standard                 | 3.00% (when no <a href="#">currency conversion</a> is involved)   |
| Cards                  | Standard                 | 1% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul> |

## Minimum and maximum fees for Instant and Card Withdrawal

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   |
| 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   |
| SEPA Direct Debit Return or Refund Fee           | This fee is charged when a refund request is made or a return is requested or a direct debit transaction is rejected or reversed.   | 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"> <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 payment are not returned to you.</li> </ul> |
| 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 fee listed below or the remaining balance in your account.   | See <a href="#">Inactive PayPal Account Fee Table below</a> .  |
| 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)   |
| Reversal or failed direct debit payment          | The fee is based on our losses. You remain entitled to demonstrate that our losses were below the amount of the fee.  | 3.00 EUR   |

|   |  |                                   |
|---|--|-----------------------------------|
| <p><a href="#">PayPal Business Debit Mastercard</a> – Cash withdrawal fee</p> <p>Use of the Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the <a href="#">PayPal Business Debit Mastercard Cardholder Agreement</a>.</p> | <p>The fee applies to cash withdrawals at an ATM (inside and outside ES). The ATM provider may charge additional fees.</p> | <p>2.00 EUR (per transaction)</p> |
|---|--|-----------------------------------|

## 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    |