

Last Updated: 29, June 2026

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). You can also view the Policy Updates Page by clicking 'Legal' at the bottom of any webpage and then selecting 'Policy Updates'.

## Refunded transactions

Processing fees are not returned for refunded transactions.

## Where these fees apply

Rates published below apply to PayPal Braintree accounts of residents of the following market/region:

### Finland (FI)

#### Standard rate for receiving transactions using PayPal Braintree

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

Payment type	Description	Rate per transaction
Cards and third-party digital wallet transactions	For standard merchants <sup>1</sup>	1,9 % + 0,30 EUR
	American Express transaction	2,9 % + 0,30 EUR
	Pass-through American Express transaction <sup>2</sup>	0,30 EUR
	Customer card issued outside of the EU/EEA	Additional 1 % fee
	Multi-currency transaction settled in a <a href="#">Scheme Currency</a> .	Additional 1,5% fee
	Multi-currency transactions settled in an <a href="#">Exotic Currency</a> .	Additional 3% fee
	Chargeback	30,00 EUR

Payment type	Description	Rate per transaction
	Chargeback Protection Tools <ul style="list-style-type: none"> <li>• Chargeback Protection</li> </ul>	0,59 %
	Chargeback Protection Tools <ul style="list-style-type: none"> <li>• Effortless Chargeback Protection</li> </ul>	0,8 %
PayPal transactions	Subject to the terms applicable to your PayPal account	<a href="#">PayPal Merchant Fees</a>

<sup>1</sup> Discounted rates are available for a business processing over 60.000,00 EUR per month. Interchange plus pricing is also available.

<sup>2</sup> For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.