

# PayPal Consumer Fees

Buying and sending money can be easy, fast, and secure when using PayPal.



Last Updated: 28, January 2022

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

**Domestic:** A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents of the same market.

**International:** A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our Market/Region Grouping Table.

International transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the United Kingdom, Guernsey, Jersey, Gibraltar, Isle of Man 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

United Kingdom (UK)	Guernsey (GG)	Jersey (JE)
Gibraltar (GI)	Isle of Man (IM)	

## Buying with PayPal

It's free to use PayPal to donate or to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

### Online or in-store

Rate
No Fee (when no <a href="#">currency conversion</a> is involved)

## Selling with PayPal

When you buy or sell goods or services, make any other commercial type of transaction, or receive a payment when you "request money" using PayPal, we call that a "commercial transaction".

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#).

## Buying and Selling Cryptocurrencies

The transaction fees are based on how much cryptocurrency ("crypto") you buy or sell. The exchange rate you'll see before buying or selling crypto will also include an [exchange rate margin](#). There's no fee for holding crypto in your account.

Purchase or sale amount	Fee
1.00 – 24.99 GBP	0.50 GBP
25.00 – 100.00 GBP	2.30%
100.01 – 200.00 GBP	2.00%
200.01 – 1000.00 GBP	1.80%
1000.01 GBP +	1.50%

## Receiving Donations

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call this a "donation".

## Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	2.90% + <a href="#">fixed fee</a>
<a href="#">QR code Transactions – 10.01 GBP and above</a>	<a href="#">Commercial Transaction rates apply</a>
<a href="#">QR code Transactions – 10.00 GBP and below</a>	<a href="#">Commercial Transaction rates apply</a>

## 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
EEA	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

## Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

## Sending domestic personal transactions

Rate
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No fee (when no <a href="#">currency conversion</a> is involved)
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## Sending international personal transactions

Rate	Minimum/Maximum
5.00% of the transaction amount	The minimum fee is 0.99 GBP and the maximum fee is 2.99 GBP

**Fees charged in different currencies for sending payments:** We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, in which case the fees for "[Conversions in all other cases](#)" also apply.

## Receiving personal transactions

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

## 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

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 debit cards. Withdrawal to a bank account or a card may not be possible in all markets. A currency conversion (and [currency conversion fees](#)) may also apply.

*Note: For additional listings of transfer rates out of business accounts, please visit our [PayPal Merchant Fees Page](#).*

## Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Market	Rate
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Bank account	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
US bank account	GG, GI, IM, JE, & UK	3.00% (when no <a href="#">currency conversion</a> is involved)
Cards	GG, IM, JE, & UK	No Fee (when no <a href="#">currency conversion</a> is involved)
	GI	Fixed Fee for card withdrawal applies per withdrawal <ul style="list-style-type: none"> <li><a href="#">Fees apply based on the card withdrawal currency, in the table below</a></li> </ul>

## GI- Fixed fee for card withdrawal

Based on card withdrawal currency:

Currency	Fee	Currency	Fee	Currency	Fee	Currency	Fee
Albania lek	276.00 ALL	Czech koruna	55.00 CZK	Lari	7.00 GEL	Russian ruble	150.00 RUB
Algerian dinar	300.00 DZD	Dalasi	128.00 GMD	Latvian lat	1.50 LVL	Rwandan franc	2500.00 RWF
Angola kwanza	1233.00 AOA	Danish krone	15.00 DKK	Leone	24662.00 SLL	Saint Helena pound	2.00 SHP
Argentine peso	8.00 ARS	Denar	139.00 MKD	Lempira	62.00 HNL	Saudi riyal	9.00 SAR
Armenian dram	1350.00 AMD	Djibouti franc	444.00 DJF	Lilangeni	36.00 SZL	Serbian dinar	265.00 RSD
Aruban florin	5.00 AWG	Dominican peso	133.00 DOP	Lithuanian litas	7.00 LTL	Seychelles rupee	34.00 SCR
Australian dollar	3.50 AUD	Dong	57937.00 VND	Malaysian ringgit	8.00 MYR	Singapore dollar	4.00 SGD
Azerbaijan manat	4.50 AZN	East Caribbean dollar	7.00 XCD	Malagasy Ariary	9129.00 MGA	Slovak koruna	70.00 SKK
Bahamian dollar	3.00 BSD	Egyptian pound	40.00 EGP	Maltese lira	0.90 MTL	Solomon Islands dollar	21.00 SBD
Bahraini dinar	1.00 BHD	Estonian kroon	30.00 EEK	Mauritanian ouguiya	937.00 MRO	Somali shilling	1449.00 SOS
Balboa	2.50 PAB	Ethiopian birr	80.00 ETB	Mauritius rupee	92.00 MUR	Somoni	26.00 TJS
Barbados dollar	5.00 BBD	Euro	2.00 EUR	Mexican peso	30.00 MXN	Sri Lanka rupee	454.00 LKR
Belizean dollar	5.00 BZD	Falkland Islands pound	2.00 FKP	Moldovan leu	44.00 MDL	Surinam dollar	19.00 SRD
Bermudian dollar	3.00 BMD	Fiji dollar	5.00 FJD	Moroccan dirham	24.00 MAD	Swedish krona	18.00 SEK
Bhutan ngultrum	178.00 BTN	Gibraltar pound	1.50 GIP	Mozambican metical	200.00 MZN	Swiss franc	3.50 CHF

Boliviano	17.00 BOB	Guarani	16312.00 PYG	Naira	906.00 NGN	Tala	7.00 WST
Botswana pula	27.00 BWP	Guinea franc	23848.00 GNF	Namibia dollar	36.00 NAD	Tanzanian shilling	5760.00 TZS
Brazilian real	4.50 BRL	Guyana dollar	522.00 GYD	Nepalese rupee	286.00 NPR	Tenge	943.00 KZT
Brunei dollar	3.00 BND	Hong Kong dollar	20.00 HKD	Netherlands Antillean guilder	4.00 ANG	Thai baht	90.00 THB
Bulgarian lev	3.50 BGN	Hryvnia	61.00 UAH	New Taiwan dollar	87.50 TWD	Trinidad and Tobago dollar	17.00 TTD
Burundi franc	4725.00 BIF	Hungarian forint	500.00 HUF	New Zealand dollar	4.00 NZD	Tugrik	6867.00 MNT
Cabo Verde escudo	249.00 CVE	Iceland krona	170.00 ISK	Norwegian krone	16.00 NOK	Tunisian dinar	7.50 TND
Canadian dollar	3.00 CAD	Indian rupee	100.00 INR	Nuevo Sol	8.00 PEN	Turkish lira	3.80 TRY
Cayman Island dollar	2.00 KYD	Israeli new shekel	11.00 ILS	Omani rial	1.00 OMR	Uganda shilling	9194.00 UGX
CFA franc BEAC	1478.00 XAF	Japanese yen	300.00 JPY	Pa'anga	6.00 TOP	UAE dirham	10.00 AED
CFA france	1350.00 XOF	Jamaican dollar	335.00 JMD	Philippine peso	100.00 PHP	UK pounds sterling	1.50 GBP
Chilean peso	1200.00 CLP	Jordanian dinar	2.00 JOD	Polish zloty	8.00 PLN	US dollar	2.50 USD
Comoro franc	1109.00 KMF	Kenyan shilling	252.00 KES	Qatari rial	9.00 QAR	Uruguay peso	50.00 UYI/UYU
Cordoba oro	85.00 NIO	Kina	9.00 PGK	Quetzal	19.00 GTQ	Vatu	291.00 VUV
Columbian peso	8329.00 COP	Kip	22196.00 LAK	Rand	20.00 ZAR	Venezuelan bolivar	15,000,000.00 VES
Congolese franc	4226.00 CDF	Kuna	15.00 HRK	Riel	10300.00 KHR	Won	2915.00 KRW
Convertible mark	4.00 BAM	Kuwaiti dinar	2.50 KWD	Romanian leu	6.00 RON	Yemeni rial	626.00 YER
Costa Rican colon	1408.00 CRC	Kwacha	1842.00 MWK	Rufiyaa	39.00 MVR	Yuan renminbi	17.00 CNY
Cypriot pound	1.20 CYP	Kyrgyzstani som	225.00 KGS	Rupiah	23000.00 IDR	Zambian kwacha	55.00 ZMW

## Other Consumer 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.	See <a href="#">Bank Return on Withdrawal/Transfer out of PayPal Table below</a> .
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.	10.00 GBP or 12.00 EUR (per item)

## Bank Return on Withdrawal/Transfer out of PayPal Table

Market/Region	Rate
UK users	0.50 GBP
Users registered in the Eurozone	3.00 EUR

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate	Currency	Rate
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