

PayPal Digital Wallet Terms and Conditions

Last updated on 28 October 2025

A **Digital Wallet** allows you to store a digital version of your Card on a device and make payments using that PayPal Digital Card. Digital Wallets are operated by third party providers of Digital Wallet services ("**Digital Wallet Providers**") and are available on supported devices.

These Terms govern the use of any card issued to you by PayPal UK Ltd ("**PayPal**") ("**Card**") when added to, used, or kept in a Digital Wallet ("**PayPal Digital Card**"), and constitutes a legal agreement between you, the cardholder, and PayPal.

These Terms supplement your existing agreement with PayPal for any Card added to a Digital Wallet. In case of any inconsistency, these Terms shall take precedence over the terms and conditions that apply to your Card(s) ("**Card Terms**") and the PayPal User Agreement in relation to your use of the PayPal Digital Card.

Application of Terms

The Card Terms continue to apply when you use a PayPal Digital Card. References to a Card in those terms include a PayPal Digital Card.

Digital Wallet Providers and other third parties (for example, mobile network operators) may have separate terms, conditions, and policies, including privacy policies, that apply to your use of the Digital Wallet.

Digital Wallet Responsibility

The Digital Wallet Provider is responsible for the operation of the Digital Wallet. PayPal has no control over its operation, and is not responsible for updates, unavailability, performance, or merchant refusal to accept the PayPal Digital Card.

Adding your Card to a Digital Wallet

Not all Cards will be eligible to be added to the Digital Wallet, and the Digital Wallet Provider may limit the number of Cards that can be used.

If your Card is eligible, you can add it to a Digital Wallet provided by Digital Wallet Providers who support PayPal Cards. Digital Wallet Providers may impose additional limitations or restrictions on Digital Wallet usage.

Eligible Cards can be added to a Digital Wallet by following the instructions provided by PayPal and the Digital Wallet Provider. Replacement Cards may need to be added to the Digital Wallet again.

PayPal may refuse to allow the addition of Cards to a Digital Wallet for various reasons, including breaches of the Card Terms or PayPal User Agreement, or if a Card is cancelled, surrendered, blocked or expired. The Digital Wallet Provider may decline to add a Card, and PayPal is not responsible if this happens.

To remove your Card from a Digital Wallet, follow the instructions of the Digital Wallet Provider. PayPal may process payments approved before the Card's removal.

Using your Card in a Digital Wallet

The PayPal Digital Card can be used to make purchases at merchants that accept it.

PayPal may block, restrict, suspend, or terminate your use of a PayPal Digital Card within the Digital Wallet at any point for valid reasons, including those set out in the relevant Card Terms and the PayPal User Agreement.

The Digital Wallet Provider or third parties may independently block, restrict, suspend or terminate your use of the Digital Wallet without reference to PayPal, and PayPal is not liable for these actions.

Fees

PayPal does not charge you fees for using the PayPal Digital Card features. The usual fees associated with using your Card will still apply. Digital Wallet Providers may charge separate fees for their services in relation to your use of the Digital Wallet. It is your responsibility to pay these fees.

Security

The Card Terms contain information about steps you must take to keep your Card secure. These also apply to your PayPal Digital Card. You should immediately inform us if your device storing the PayPal Digital Card is lost or stolen, or if you suspect fraudulent use, by contacting [Customer Support](#).

Data Protection

When adding your Card to a Digital Wallet, PayPal collects certain information from your Digital Wallet Provider for identity verification, fraud prevention, and card management. Personal information is managed according to PayPal's Privacy Statement.

Information about your PayPal Digital Card transactions may be shared with a Digital Wallet Provider or card scheme (e.g. Mastercard or Visa) in accordance with their privacy policies, PayPal's agreements with them, and any agreements you have with them.

Digital Wallet Providers are separately responsible for how they use and manage any personal information you provide to them.

Changes to these Terms

PayPal may amend these terms at any time. Where PayPal amends these terms to reflect changes in applicable laws and regulations, or to make minor technical improvements, PayPal may make these changes without giving prior notice to you. Where amendments are made to these terms in a way that is detrimental to you, PayPal will give you reasonable advance notice of these changes.

Revised terms will be posted on the Policy Updates page of PayPal's website and will be effective upon posting. If you disagree with any changes, you must remove your PayPal Digital Card from the Digital Wallet. Continued use constitutes acceptance of the changes.

Status Disclosure

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution (firm reference number 994790); in relation to its regulated consumer credit activities (firm reference number 996405); and for the provision of cryptocurrency services (firm reference number 1000741). Some products and services, such as PayPal Pay in 3 and PayPal Working Capital, are not regulated by the FCA and may offer a lower level of protection. Please read product terms for further details. PayPal UK Ltd's company number is 14741686. Its registered office is 5 Fleet Place, London, United Kingdom, EC4M 7RD.

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