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Terms for Payments without a PayPal account

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1. PayPal's Service "Payments without a PayPal account" is provided to online merchants and other PayPal account holders (who wish to receive money in their PayPal account) by PayPal UK Ltd or its affiliated companies ("PayPal").
2. This service allows online merchants to sell goods or services to persons who do not hold a PayPal account ("**third party**" or "**you**"). It involves PayPal issuing a sum of electronic money to the on-line merchant equivalent to the amount of the purchase when PayPal receives funds from the third party. That electronic money is then paid to the online merchant's PayPal account as payment for goods or services being purchased.

Similarly, the service allows other PayPal account holders (such as for example holders of personal accounts) to request a payment from a third party. In this case, the third party will pay the requested amount to PayPal and PayPal will credit a sum of electronic money equivalent to the requested amount to the account holder's PayPal account.

In case the merchant or other account holder is obliged to pay PayPal fees for this payment, the fee will be automatically deducted.

3. PayPal will not open a PayPal account for you when you pay us and we issue electronic money to merchants or other PayPal account holders. PayPal will keep the information you provide in accordance with our [Privacy policy](#) to (1) allow payments to be made in this way in the future, (2) enable us to monitor the use of PayPal's service "Payments without a PayPal account" for risk management and compliance purposes and (3) make it easier for you to open a PayPal account in the future.
4. PayPal will monitor the number and amount of transactions when you pay us and we issue electronic money to merchants or other PayPal account holders. If these transactions are regular or exceed certain thresholds, we may require you to open a PayPal account with us. At this point, you will need to enter into our standard [User Agreement](#) to govern your newly-created relationship with us.
5. You should note that PayPal's service "Payments without a PayPal account" does not entitle you to the benefits of having a PayPal account. You will not be eligible to take advantage of our Buyer Protection Policy or any other benefits which we offer under the [User Agreement](#). You may have additional rights through your agreement with your credit or debit card issuer.

Status disclosure

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution under the Electronic Money Regulations 2011 for the issuance of electronic money (firm reference number 994790), in relation to its regulated consumer credit activities under the Financial Services and Markets Act 2000 (firm reference number 996405) and for the provision of Cryptocurrency services under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (firm reference number 1000741). Some of PayPal UK Ltd's products including PayPal Pay in 3 and PayPal Working Capital are not regulated by the FCA. PayPal UK Ltd's company number is 14741686 and its registered address is Whittaker House, Whittaker Avenue, Richmond-Upon-Thames, Surrey, United Kingdom, TW9 1EH.;