

[PayPal](#)

# PayPal

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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 (Europe) S.à r.l. et Cie, S.C.A. (which is authorised and regulated by the Commission de Surveillance du Secteur Financier in Luxembourg and deemed authorised and regulated by the Financial Conduct Authority. The nature and extent of the consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website) 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 can involve 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. Such 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 can 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 when we issue electronic money to merchants or other PayPal account holders. PayPal will keep the information you provide in accordance with our [Privacy Statement](#) 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. We may, in our discretion, 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.
  6. You agree that the recipient of your payment may refund your payment by means other than the payment method(s) that you used to send your payment.

### **Status disclosure**

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