

# PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.



**Last Updated: 10, November 2021**

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

<b>United Kingdom (UK)</b>	<b>Guernsey (GG)</b>	<b>Jersey (JE)</b>
<b>Gibraltar (GI)</b>	<b>Isle of Man (IM)</b>	

## Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR Codes, make any other commercial type of transaction, or receive a payment when you “request money” using PayPal, we call that a “commercial transaction”.

### Standard rate for receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	<a href="#">APM Transaction Rates Apply</a>
Card funded payment from a user of our <a href="#">Terms for Payments without a PayPal account</a>	1.20% + <a href="#">fixed fee</a>
QR Code Transactions – 10.01 GBP and above	1.50% + <a href="#">fixed fee</a>
QR code Transactions – 10.00 GBP and below	2.00% + <a href="#">fixed fee</a>
All Other Commercial Transactions	2.90% + <a href="#">fixed fee</a>

### Receiving international transactions

The fee for receiving domestic commercial and QR Code transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

### Additional percentage-based fee for international commercial transactions

Where sender's market/region is	Fee
EEA	1.29%
All other markets	1.99%

### Additional service fee for recipients of EEA based international commercial transactions

This fee only applies to merchants who have separate agreements with PayPal. An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by

merchants with a PayPal account registered in the UK market/region from a sender whose account is registered with or identified by PayPal as being in the EEA market/region.

Payment type	Fee
Commercial transactions where the recipient's market/region is registered or identified by PayPal as the UK (including GG, JE, IM and GI)	1.29%

### Fixed fee for commercial transactions (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

### Fixed fee for QR Code transactions 10.01 GBP and above (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.10 AUD	New Taiwan dollar	3.00 TWD
Brazilian real	0.20 BRL	New Zealand dollar	0.15 NZD
Canadian dollar	0.10 CAD	Norwegian krone	1.00 NOK
Czech koruna	3.00 CZK	Philippine peso	5.00 PHP
Danish krone	0.70 DKK	Polish zloty	0.50 PLN
Euro	0.10 EUR	Russian ruble	3.00 RUB
Hong Kong dollar	0.80 HKD	Singapore dollar	0.20 SGD
Hungarian forint	30.00 HUF	Swedish krona	1.00 SEK
Israeli new shekel	0.40 ILS	Swiss franc	0.10 CHF
Japanese yen	12.00 JPY	Thai baht	4.00 THB
Malaysian ringgit	0.70 MYR	UK pounds sterling	0.10 GBP
Mexican peso	2.00 MXN	US dollar	0.10 USD

### Fixed fee for QR code transactions 10.00 GBP and below (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.05 AUD	New Taiwan dollar	2,00 TWD
Brazilian real	0.10 BRL	New Zealand dollar	0.08 NZD

Canadian dollar	0.05 CAD	Norwegian krone	0.47 NOK
Czech koruna	1.50 CZK	Philippine peso	2.50 PHP
Danish krone	0.35 DKK	Polish zloty	0.23 PLN
Euro	0.05 EUR	Russian ruble	1.50 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.50 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.05 CHF
Japanese yen	6.00 JPY	Thai baht	1.80 THB
Malaysian ringgit	0.20 MYR	UK pounds sterling	0.05 GBP
Mexican peso	0.55 MXN	US dollar	0.05 USD

## Donation Transaction Rates

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call that a “donation”.

### Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	2.90% + <a href="#">fixed fee</a>
QR code Transactions – 10.01 EUR and above	<a href="#">Commercial Transaction rates apply</a>
QR code Transactions – 10.00 EUR and below	<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
Canada & US	2.00%
Europe I	0.50%
Europe II	2.00%
Northern Europe	0.50%
Rest of the world	2.00%

### 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

## Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

### Receiving domestic charity transactions

Transaction	Rate
Charity transactions	1.40% + <a href="#">fixed fee</a>
QR code Transactions – 10.01 EUR and above	<a href="#">Commercial Transaction rates apply</a>
QR code Transactions – 10.00 EUR and below	<a href="#">Commercial Transaction rates apply</a>

### Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international transactions](#).

### Fixed fee for charity transactions (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	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

## Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APM) listed in our APM agreement at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see [Annex 1](#) of your market’s APM agreement. You must accept the terms of your market’s [APM agreement](#) before receiving APM payments.

## Receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	1.20% + <a href="#">fixed fee</a>

## Receiving international transactions

The [additional percentage-based fee for receiving international transactions](#) does not apply when you receive APM payments.

### Fixed fee for APM transactions (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

## PayPal Here Rates

Our PayPal Here solution is ideal for getting you paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time.

Use of PayPal Here is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the [PayPal Here agreement](#). These rates will apply to all commercial transaction payments received using PayPal Here.

### Standard rate for receiving domestic transactions using PayPal Here

Payment type	Rate
Blended Pricing Fee Structure:  Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	2.75%
Blended Pricing Fee Structure:	3.40% + 0.20 GBP

Visa, MasterCard, Maestro, or American Express card payment made : <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	
Interchange Plus Fee Structure:  Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	Interchange fee + 2.50%
Interchange Plus Fee Structure:  American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	2.75%
Interchange Plus Fee Structure:  Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	Interchange fee + 3.15% + 0.20 GBP
Interchange Plus Fee Structure:  American Express card payment made: <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	3.40% + 0.20 GBP
Other PayPal Here Fee Structure: <ul style="list-style-type: none"> <li>• Payments from another PayPal account via PayPal Location Based Payments Functionality</li> </ul>	2.75%

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Here Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Merchant rate for receiving domestic PayPal Here transactions

Subject to eligibility, application and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our [PayPal Here Agreement](#) for more details.

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing Fee Structure:  Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> </ul>	0.00 – 1,500.00 GBP	2.75%
	1,500.01 – 6,000.00 GBP	1.75%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1.00%

<ul style="list-style-type: none"> <li>as a Contactless Transaction</li> </ul>		
<p>Blended Pricing Fee Structure:</p> <p>American Express card payment made:</p> <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	Any	2.75%
<p>Blended Pricing Fee Structure:</p> <p>Visa, MasterCard, Maestro, or American Express card payment made:</p> <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> <li>by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP
<p>Interchange Plus Fee Structure:</p> <p>Visa, MasterCard or Maestro card payment made:</p> <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	0.00 – 1,500.00 GBP	Interchange fee + 2.50%
	1,500.01 – 6,000.00 GBP	Interchange fee + 1.50%
	6,000.01 – 15,000.00 GBP	Interchange fee + 1.25%
	15,000.01 + GBP	Interchange fee + 0.75%
<p>Interchange Plus Fee Structure:</p> <p>American Express card payment made:</p> <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	Any	2.75%
<p>Interchange Plus Fee Structure:</p> <p>Visa, MasterCard or Maestro card payment made:</p> <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> <li>by swiping the card's magnetic stripe</li> </ul>	Any	Interchange fee + 3.15% + 0.20 GBP
<p>Interchange Plus Fee Structure:</p> <p>American Express card payment made:</p> <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> </ul>	Any	3.40% + 0.20 GBP



<ul style="list-style-type: none"> <li>by swiping the card's magnetic stripe</li> </ul>		
Other PayPal Here Fee Structure: <ul style="list-style-type: none"> <li>Payments from another PayPal account via PayPal Location Based Payments Functionality</li> </ul>	0.00 – 1,500.00 GBP	2.75%
	1,500.01 – 6,000.00 GBP	1.75%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1.00%

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Here Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Merchant rate for charities receiving domestic PayPal Here transactions

Subject to eligibility, application and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our [PayPal Here Agreement](#) for more details.

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing Fee Structure:  Visa, MasterCard, or Maestro card payment made: <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	0.00 – 1,500.00 GBP	1.50%
	1,500.01 – 6,000.00 GBP	1.50%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1%
Blended Pricing Fee Structure:  American Express card payment made: <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	Any	2.75%
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> <li>by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card types including the use of:	0.00 – 1,500.00 GBP	Interchange fee + 1.25%
	1,500.01 – 6,000.00 GBP	Interchange fee + 1.25%
	6,000.01 – 15,000.00 GBP	Interchange fee + 1.25%
	15,000.01 + GBP	Interchange fee + 0.75%

<ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>		
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	Any	2.75%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	Any	Interchange fee + 3.15% + 0.20 GBP
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Here Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using PayPal Here

The fee for receiving domestic transactions using PayPal Here applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Here Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the [PayPal Online Card Payment Services Agreement](#). These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the [PayPal Online Card Services Agreement](#).

## Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul>	1.20% + <a href="#">fixed fee</a>
Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure: <ul style="list-style-type: none"> <li>• Visa &amp; MasterCard card types</li> </ul>	Interchange Fee + 1.20% + <a href="#">fixed fee</a>
Advanced Credit and Debit Card Payments <ul style="list-style-type: none"> <li>• American Express card type</li> </ul>	3.50%
Website Payments Pro - Standard PayPal Payment using Express Checkout	2.90% + <a href="#">fixed fee</a>
Website Payments Pro - Blended Pricing Fee Structure: <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	3.40% + <a href="#">fixed fee</a>
Website Payments Pro - Interchange Plus Fee Structure: <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	Interchange Fee + 2.90% + <a href="#">fixed fee</a>
Virtual Terminal - Standard PayPal Payment using Express Checkout	2.90% + <a href="#">fixed fee</a>
Virtual Terminal - Blended Pricing Fee Structure: <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	1.20% + <a href="#">fixed fee</a>
Virtual Terminal - Interchange Plus Fee Structure: <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	Interchange Fee + 1.20% + <a href="#">fixed fee</a>
Other Payments	<a href="#">Commercial Transaction rates apply</a>

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Card Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the [additional percentage-based fee for international transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure, American Express card type transactions, and APM (as applicable).

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Card Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Fixed fee for PayPal Online Card Payment Services transactions (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

## Fixed fee for Website Payments Pro transactions (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	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

## Other fees for using PayPal Online Card Payment Services

Activity	Description	Rate
Additional Risk Factors	If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, Reversals, Chargebacks, Claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Card Account Verification Transactions	For each account verification request (for all Direct Payment API or Virtual Terminal card account verification transactions (Visa and MasterCard only). For the avoidance of doubt, this does not include Uncaptured Authorization Transactions.	0.20 GBP

Failure to implement Express Checkout	If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice. (Website Payments Pro & Virtual Terminal)	0.50% per transaction
Monthly Fees	Website Payments Pro (including Express Checkout, Direct Payments API, Virtual Terminal and Fraud Management Filters)	20.00 GBP
	Virtual Terminal Only	20.00 GBP
Recurring Payment Tool	Optional Service for Website Payments Pro & Virtual Terminal	20.00 (GBP) per month
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction via Direct Payment API or Virtual Terminal	0.20 GBP

## PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment and currency in which it is sent.

### Sending PayPal Payouts

Transaction	Rate
Domestic PayPal Payouts	2% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

### Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	16.00 AUD	100.00 AUD
Brazilian real	24.00 BRL	150.00 BRL
Canadian dollar	14.00 CAD	90.00 CAD
Czech koruna	280.00 CZK	1700.00 CZK
Danish krone	84.00 DKK	500.00 DKK
Euro	12.00 EUR	70.00 EUR
Hong Kong dollar	110.00 HKD	660.00 HKD
Hungarian forint	3080.00 HUF	18,500.00 HUF
Israeli new shekel	50.00 ILS	320.00 ILS
Japanese yen	1200.00 JPY	8000.00 JPY
Malaysian ringgit	50.00 MYR	300.00 MYR

Mexican peso	170.00 MXN	1080.00 MXN
New Taiwan dollar	440.00 TWD	2700.00 TWD
New Zealand dollar	20.00 NZD	120.00 NZD
Norwegian krone	90.00 NOK	540.00 NOK
Philippine peso	640.00 PHP	3800.00 PHP
Polish zloty	46.00 PLN	280.00 PLN
Russian ruble	480.00 RUB	2800.00 RUB
Singapore dollar	20.00 SGD	120.00 SGD
Swedish krona	100.00 SEK	640.00 SEK
Swiss franc	16.00 CHF	100.00 CHF
Thai baht	460.00 THB	2800.00 THB
UK pounds sterling	10.00 GBP	60.00 GBP
US dollar	14.00 USD	90.00 USD

## Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 5.00 GBP. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please [contact us](#) to apply for the Micropayment rate.

### Receiving micropayments

Transaction	Rate
Domestic micropayments	5.0% + micropayments <a href="#">fixed fee</a>
Other International micropayments	6.0% + micropayments <a href="#">fixed fee</a>

### Micropayments fixed fee

Based on payment currency:

Currency	Fee	Currency	Fee
Australian dollar	0.05 AUD	New Taiwan dollar	2.00 TWD
Brazilian real	0.10 BRL	New Zealand dollar	0.08 NZD
Canadian dollar	0.05 CAD	Norwegian krone	0.47 NOK
Czech koruna	1.67 CZK	Philippine peso	2.50 PHP
Danish krone	0.43 DKK	Polish zloty	0.23 PLN
Euro	0.05 EUR	Russian ruble	2.00 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.54 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.09 CHF
Japanese yen	7.00 JPY	Thai baht	1.80 THB
Malaysian ringgit	0.20 MYR	UK pounds sterling	0.05 GBP
Mexican peso	0.55 MXN	US dollar	0.05 USD

## Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

The chargeback fee is based on the currency received as follows:

### Chargeback fees

Currency	Fee	Currency	Fee
Australian dollar	22.00 AUD	New Taiwan dollar	625.00 TWD
Brazilian real	35.00 BRL	New Zealand dollar	28.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	125.00 NOK
Czech koruna	400.00 CZK	Philippine peso	900.00 PHP
Danish krone	120.00 DKK	Polish zloty	65.00 PLN
Euro	16.00 EUR	Russian ruble	640.00 RUB
Hong Kong dollar	155.00 HKD	Singapore dollar	28.00 SGD
Hungarian forint	4,325.00 HUF	Swedish krona	150.00 SEK
Israeli new shekel	75.00 ILS	Swiss franc	22.00 CHF
Japanese yen	1,875.00 JPY	Thai baht	650.00 THB
Malaysian ringgit	65.00 MYR	UK pounds sterling	14.00 GBP
Mexican peso	250.00 MXN	US dollar	20.00 USD

## Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution. Please see the [User Agreement](#) for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

### Standard Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	25.00 AUD	New Taiwan dollar	455.00 TWD
Brazilian real	65.00 BRL	New Zealand dollar	25.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	140.00 NOK
Czech koruna	350.00 CZK	Philippine peso	760.00 PHP
Danish krone	100.00 DKK	Polish zloty	60.00 PLN
Euro	14.00 EUR	Russian ruble	1125.00 RUB
Hong Kong dollar	115.00 HKD	Singapore dollar	20.00 SGD
Hungarian forint	4,585.00 HUF	Swedish krona	145.00 SEK
Indian Rupee	1080.00 INR	Swiss franc	15.00 CHF
Israeli new shekel	55.00 ILS	Thai baht	465.00 THB
Japanese yen	1,630.00 JPY	UK pounds sterling	12.00 GBP

Malaysian ringgit	65.00 MYR	US dollar	15.00 USD
Mexican peso	300.00 MXN		

## High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	50.00 AUD	New Taiwan dollar	910.00 TWD
Brazilian real	130.00 BRL	New Zealand dollar	50.00 NZD
Canadian dollar	40.00 CAD	Norwegian krone	280.00 NOK
Czech koruna	700.00 CZK	Philippine peso	1520.00 PHP
Danish krone	200.00 DKK	Polish zloty	120.00 PLN
Euro	28.00 EUR	Russian ruble	2250.00 RUB
Hong Kong dollar	230.00 HKD	Singapore dollar	40.00 SGD
Hungarian forint	9,170.00 HUF	Swedish krona	290.00 SEK
Indian Rupee	2160.00 INR	Swiss franc	30.00 CHF
Israeli new shekel	110.00 ILS	Thai baht	930.00 THB
Japanese yen	3,260.00 JPY	UK pounds sterling	24.00 GBP
Malaysian ringgit	130.00 MYR	US dollar	30.00 USD
Mexican peso	600.00 MXN		

## 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

## eCheque Fees

Sometimes the sender of a payment you receive may use an eCheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the [user agreement](#) for more information about eCheques. When you receive an eCheque funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

## Receiving eCheque fees

Payment Type	Rate
Per each payment transaction	<a href="#">Commercial Transaction Rates</a>



## Maximum fee cap for eCheques

Currency	Maximum fee cap
Australian dollar	50.00 AUD
Brazilian real	75.00 BRL
Canadian dollar	45.00 CAD
Czech koruna	850.00 CZK
Danish krone	250.00 DKK
Euro	35.00 EUR
Hong Kong dollar	330.00 HKD
Hungarian forint	9,250.00 HUF
Israeli new shekel	160.00 ILS
Japanese yen	4,000.00 JPY
Malaysian ringgit	150.00 MYR
Mexican peso	540.00 MXN
New Taiwan dollar	1,350.00 TWD
New Zealand dollar	60.00 NZD
Norwegian krone	270.00 NOK
Philippine peso	1,900.00 PHP
Polish zloty	140.00 PLN
Russian ruble	1,400.00 RUB
Singapore dollar	60.00 SGD
Swedish krona	320.00 SEK
Swiss franc	50.00 CHF
Thai baht	1,400.00 THB
UK pounds sterling	30.00 GBP
US dollar	45.00 USD

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible 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.

### Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Market	Rate
Bank account	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
US bank account	All (where available)	3.00% (when no <a href="#">currency conversion</a> is involved)
Cards	UK, JE, GG, & IM	No Fee (when no <a href="#">currency conversion</a> is involved)
	GI	<a href="#">Fixed Fee for card withdrawal applies per withdrawal</a> <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	Danish krone	15.00 DKK	Leone	24662.00 SLL	Saint Helena pound	2.00 SHP
Algerian dinar	300.00 DZD	Denar	139.00 MKD	Lempira	62.00 HNL	Saudi riyal	9.00 SAR
Angola kwanza	1233.00 AOA	Djibouti franc	444.00 DJF	Lilangeni	36.00 SZL	Serbian dinar	265.00 RSD
Argentine peso	8.00 ARS	Dominican peso	133.00 DOP	Lithuanian litas	7.00 LTL	Seychelles rupee	34.00 SCR
Aruban florin	5.00 AWG	Dong	57937.00 VND	Malaysian ringgit	8.00 MYR	Singapore dollar	4.00 SGD
Australian dollar	3.50 AUD	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
Balboa	2.50 PAB	Estonian kroon	30.00 EEK	Mauritanian ouguiya	937.00 MRO	Somali shilling	1449.00 SOS
Barbados dollar	5.00 BBD	Ethiopian birr	80.00 ETB	Mauritius rupee	92.00 MUR	Somoni	26.00 TJS
Bermudian dollar	3.00 BMD	Euro	2.00 EUR	Mexican peso	30.00 MXN	Sri Lanka rupee	454.00 LKR
Bhutan ngultrum	178.00 BTN	Falkland Islands pound	2.00 FKP	Moldovan leu	44.00 MDL	Surinam dollar	19.00 SRD
Boliviano	17.00 BOB	Fiji dollar	5.00 FJD	Moroccan dirham	24.00 MAD	Swedish krona	18.00 SEK
Botswana pula	27.00 BWP	Gibraltar pound	1.50 GIP	Naira	906.00 NGN	Swiss franc	3.50 CHF
Brazilian real	4.50 BRL	Guarani	16312.00 PYG	Namibia dollar	36.00 NAD	Tala	7.00 WST
Brunei dollar	3.00 BND	Guinea franc	23848.00 GNF	Nepalese rupee	286.00 NPR	Tanzanian shilling	5760.00 TZS
Bulgarian lev	3.50 BGN	Guyana dollar	522.00 GYD	Netherlands Antillean guilder	4.00 ANG	Tenge	943.00 KZT
Burundi franc	4725.00 BIF	Hong Kong dollar	20.00 HKD	New Taiwan dollar	87.50 TWD	Thai baht	90.00 THB
Cabo Verde escudo	249.00 CVE	Hryvnia	61.00 UAH	New Zealand dollar	4.00 NZD	Trinidad and Tobago dollar	17.00 TTD
Canadian dollar	3.00 CAD	Hungarian forint	500.00 HUF	Norwegian krone	16.00 NOK	Tugrik	6867.00 MNT
Cayman Island dollar	2.00 KYD	Iceland krona	170.00 ISK	Nuevo Sol	8.00 PEN	Turkish lira	3.80 TRY

CFA franc BEAC	1478.00 XAF	Indian rupee	100.00 INR	Pa'anga	6.00 TOP	Uganda shilling	9194.00 UGX
Chilean peso	1200.00 CLP	Israeli new shekel	11.00 ILS	Philippine peso	100.00 PHP	UAE dirham	10.00 AED
Comoro franc	1109.00 KMF	Japanese yen	300.00 JPY	Polish zloty	8.00 PLN	UK pounds sterling	1.50 GBP
Cordoba oro	85.00 NIO	Jamaican dollar	335.00 JMD	Qatari rial	9.00 QAR	US dollar	2.50 USD
Columbian peso	8329.00 COP	Kenyan shilling	252.00 KES	Quetzal	19.00 GTQ	Uruguay peso	50.00 UYI/UYU
Congolese franc	4226.00 CDF	Kina	9.00 PGK	Rand	20.00 ZAR	Vatu	291.00 VUV
Convertible mark	4.00 BAM	Kip	22196.00 LAK	Riel	10300.00 KHR	Won	2915.00 KRW
Costa Rican colon	1408.00 CRC	Kuna	15.00 HRK	Romanian leu	6.00 RON	Yemeni rial	626.00 YER
Cypriot pound	1.20 CYP	Kwacha	1842.00 MWK	Rufiyaa	39.00 MVR	Yuan renminbi	17.00 CNY
Czech koruna	55.00 CZK	Lari	7.00 GEL	Rupiah	23000.00 IDR		
Dalasi	128.00 GMD	Latvian lat	1.50 LVL	Russian ruble	150.00 RUB		

## Other Merchant 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> .
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> <li>If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.</li> </ul>
	Partial Refunds	<ul style="list-style-type: none"> <li>If you refund a Commercial Transaction payment, there are no fees to make the refund,</li> </ul>

		but the fees you originally paid to receive the payment are not returned to you.
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> .
PayPal Business Payments	This is a payment between UK users (i) made through a third party's product or service and funded exclusively using either (or both) balance or eCheque and (ii) for which the PayPal Business Payment fee applies. The PayPal Business Payment fee is paid by the recipient, unless it is disclosed to the sender before payment is sent that the sender must pay this fee.	2.00 GBP per transaction in GBP 0.50 USD per transaction in USD
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)
<a href="#">UK Business Debit Card</a> – Cash withdrawal fee  Use of the UK Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the <a href="#">UK PayPal Business Debit Mastercard Cardholder Agreement</a> .	The fee applies to cash withdrawals at an ATM (inside and outside the UK). The ATM provider may charge additional fees.	1.00 GBP (per transaction)

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

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

## Credit Card and Debit Card Link and Confirmation Table

Currency	Fee	Currency	Fee
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