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# PayPal.Me Terms and Conditions

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The PayPal.Me service (“**Service**”) is provided to you by PayPal UK Ltd (“**PayPal**”), and allows you to create a personalised PayPal.Me URL (“**PPM Link**”), as well as a personalised PayPal.Me page that will help others find, recognise and transact with you (each a “PPM Page”). Your PPM Page will display your PPM Link, name or business name, profile picture or logo, and the town/city associated with your PayPal account (“**PPM Details**”). Your PPM Details will be visible to anyone visiting your PPM Page so that they can more easily verify that they are sending money to the right recipient.

You can use a PPM Link personally or for business to request, collect, and receive payments from others using PayPal. Your use of the service is subject to these PayPal.Me Terms and Conditions, the terms of the [PayPal User Agreement](#), [Acceptable Use Policy](#), [Privacy Policy](#), and all other agreements in place or enacted between you and PayPal (collectively, the “**Agreements**”).

## Sharing Personal Information through the Service

When you sign up to the Service, you authorise PayPal to publicly display your PPM Page and understand that your PPM information will be visible to anyone accessing the corresponding details.

WHEN YOU SIGN UP TO THE SERVICE, YOU AUTHORISE PAYPAL TO PUBLICLY DISPLAY YOUR PPM DETAILS, PPM LINK(S) AND PPM PAGE(S) AND UNDERSTAND THAT THEY WILL BE VISIBLE TO ANYONE ACCESSING THE CORRESPONDING PPM DETAILS.

You can update your preferences and turn off your PPM Link at any time by adjusting the settings in your PayPal account online or in the PayPal App. **If** you turn off your PPM Link, your PPM Link, PPM Page and PPM Details will no longer be publicly findable and you cannot use your PPM Link to receive funds through PayPal.

## Personal or Commercial Purposes

When you sign up for the Service and set up a PPM Link, you will be asked to specify whether the primary use of your PPM Link will be transacting with friends and family (“**Personal**” use) or receiving payments from customers for goods and services (“**Commercial**” use). While you can reclassify a Personal PPM Link for Commercial use, and may be able to reclassify certain Commercial PPM Links as Personal, **YOU MAY NOT USE A PERSONAL PPM LINK TO RECEIVE PAYMENTS FOR COMMERCIAL PURPOSES, NOR MAY YOU USE A COMMERCIAL PPM LINK FOR PERSONAL TRANSACTIONS.**

If you have a PayPal Business Account, any and all PPM Links associated with that account will be identified as Commercial PPM Links. If PayPal determines, at its sole discretion, that you have received payments for goods and services on a Personal PPM Link, PayPal may retroactively charge you the appropriate fees and prospectively reclassify the PPM Link as Commercial. Please review the [PayPal User Agreement](#) for information on how fees are assessed.

## PayPal.Me User Guidelines

In addition to complying with the Agreements, we’ve established a few ground rules for you to follow when using the Service.

You **MAY NOT** provide your PayPal password or other credentials to any other person to enable such other party to manage your PPM Link(s), nor may you use any other account holder’s username and password to do the same.

In addition, you **MAY NOT ENGAGE** in any activity, post any content, or register and/or use a URL to establish a PPM Link, which is, or includes material that:

- is offensive, abusive, defamatory, pornographic, threatening, or obscene;

- is illegal, or intended to promote or commit an illegal act of any kind, including but not limited to violations of intellectual property rights, privacy rights, or proprietary rights of PayPal, any other PayPal user, or any third party;
- includes your password or purposely includes any other user’s password or purposely includes personal data of third parties or is intended to solicit such personal data;
- impersonates or misrepresents your affiliation with another user, person, or entity, or is otherwise fraudulent, false, deceptive, or misleading; or
- violates or conflicts with the Agreements, as determined by PayPal.

You acknowledge and agree that violation of any of the above may result in the immediate termination or suspension of your PPM Link(s) and or PayPal account(s). You also agree that PayPal may reclaim your PPM Link for any reason.

We may update these Terms and Conditions from time to time.

The types of changes that we may make to these Terms and Conditions may include, for example:

- editorial or clarificatory changes, such as updating names of products, correcting typographical or calculation errors or other obvious mistakes or changes to text to improve transparency.
- changes made because of a change in applicable laws;
- when introducing new products, features or services or improving existing ones;
- when further enhancing the security of our services; or
- to respond to any other change that affects how we wish to deliver our services to you.

Whenever we make a change to these Terms and Conditions that impacts our contractual relationship with you or the nature of the services we provide to you, we will notify you. We will usually give you notice of at least 30 days. We may make changes more quickly if a change is required under applicable law or where the change relates to the addition of a new service, extra functionality or any other change which we believe in our reasonable opinion to neither reduce your rights nor increase your responsibilities (including editorial or clarificatory changes). You can review the most current version of the Terms and Conditions at any time by reviewing our websites.

Changes to these Terms and Conditions will take effect on the date of expiry of the notice period (where a notice period applies) or on the date when the change is made (where a notice period does not apply).

By continuing to use the Service after any changes to these Terms and Conditions, you will be deemed to have accepted the change. If you do not agree to any change and do not wish to continue to use the Service under the revised terms and conditions, you must not use the Service.

## 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.