

PayPal+ Terms and Conditions

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What's PayPal+?

Welcome to PayPal+, our rewards programme. The PayPal+ rewards programme ("**PayPal+**") is provided to you by PayPal UK Ltd. ("**we**" "**us**" or "**PayPal**"). These PayPal+ terms and conditions ("**Terms**") explain how everything works, how you earn and spend rewards points ("**Points**"), and the great benefits you can get as a PayPal+ member. You can find more details on the PayPal+ page and in your PayPal App. When you sign up for PayPal+, you're agreeing to these Terms.

These Terms work alongside our [PayPal User Agreement](#) and any other terms that govern your PayPal services. If there's ever a conflict between these Terms and anything else, these Terms take priority for PayPal+.

How PayPal+ Works

PayPal+ lets you earn and spend Points on eligible purchases and take advantage of other special PayPal+ offers and benefits we roll out from time to time.

Here's what you need to know:

- Your Points can't be purchased, sold, or transferred to anyone else.
- Points aren't money or electronic money, and they don't have a cash value.
- You can't exchange Points for money or cash.
- PayPal issues Points directly to you personally, and you can only redeem them with us as the issuer of the Points according to these Terms.
- Joining PayPal+ is completely voluntary, and we don't charge you any fees to participate.
- You can opt out anytime if it's not right for you. Just remember, you will forfeit your Points if you leave.

Who Can Join PayPal+?

To participate in PayPal+, you need a personal UK PayPal account that's in good standing (no violations, restrictions, or limitations).

Each person gets just one PayPal+ membership. If you have multiple PayPal accounts, only one can be used for PayPal+. If we notice any attempts to earn Points across multiple accounts, we may view this as a restricted activity under the PayPal User Agreement. In such a case or other violations of these terms, PayPal can suspend or terminate your participation or apply other measures under the PayPal User Agreement.

How You Earn PayPal+ Points

Earning Points Through PayPal Spending

You earn Points when you use your PayPal account or other PayPal services to make payments. We'll show you the Points you can earn for different activities and earning rates on the PayPal App, PayPal+ page, or through our emails and communications. The earning rate that applies is whatever's current when you complete your purchase or action.

Use the PayPal Debit Card to maximise the Points you get. But here's the thing – when you're shopping online with PayPal checkout, your PayPal Debit Card earns at the top rate only where your PayPal balance is used for that purchase. When your balance only covers part of such payment, you won't get that top rate on full amount.

Some transactions don't earn Points, including domestic personal transactions, money transfers to and from third-party provider or third-party account funding activities, payments related lotteries, casinos, sports betting, fantasy sports, social gaming, or other forms of gambling (whether online or in person). We'll let you know about any other exclusions that apply to PayPal+.

We might not be able to tell you if your purchase qualifies for Points or how many Points you'll earn until after you complete your purchase. Your Points balance in your PayPal App and on the PayPal+ page gets updated once we determine your Points earned.

Earning Events and PayPal+ Offers

Sometimes we run special promotions, limited time offers, and opportunities where you can earn Points ("**Earning Events**") or enjoy offers with third parties ("**PayPal+ Offers**"). We may earn commission from third parties participating in or promoting PayPal+.

To earn Points at an Earning Event, just follow the instructions we provide as part of that promotion.

For PayPal+ Offers, you may need to add or save the offer to your PayPal App first, then complete a transaction. PayPal+ Offers and Earning Events follow these Terms and may have additional terms we'll tell you about at the time.

We can change the terms for Earning Events and PayPal+ Offers, and withdraw them anytime. The version that applies is whatever's current when you complete your transaction.

How Points Get Allocated

Here's how Points allocation works:

- Points typically show as pending within 1 to 14 days of completing your purchase or Earning Event.
- Points may stay pending for up to 60 days (occasionally longer) while we run some checks. You can't redeem pending Points during this time.
- You'll see in your PayPal+ dashboard when Points are no longer pending and available to redeem.

- You won't earn Points for returned items or purchases where you get a full or partial refund. When this happens, we'll adjust your Points accordingly.
- If Points were issued due to fraudulent activity or activity that violates these Terms or otherwise abuses the PayPal+, we may remove those Points from your Points balance.

Converting Points with PayPal Partners

We may offer opportunities to redeem your PayPal+ Points with us and receive equivalent or agreed amounts of points from third party reward schemes, or vice versa. We'll let you know the applicable terms and conditions, and the third party may too. To use these offers, you'll need an account with that third party.

How You Redeem PayPal+ Points

You can ask PayPal to redeem your Points. We'll show you how in the PayPal App or on the PayPal+ page. We'll tell you about redemption options and values (including any boosts you're eligible for) at the time of redemption, and these may have additional terms.

Redemption options may include:

- Redeeming some or all Points with PayPal for money off your purchase at checkout, either as full or partial payment for goods or services when you select a PayPal payment method. The amount of money off and any available boosts will be shown at PayPal checkout.
- If you're using Points with your PayPal balance to make a payment, you'll still need backup funding sources in your PayPal account to complete the transaction and pay for anything not covered by Points. Your backup funding source may also be charged if there's a payment dispute.

Redeeming Points for Special Offers

Sometimes we'll let you redeem Points for offers and benefits provided by third parties. We'll tell you about these in the PayPal App or on the PayPal+ page.

Do Points Expire?

Points may expire if you don't earn any new Points or redeem any Points for 3 years. We may let you keep Points longer, and if applicable, we'll tell you how to prevent them from expiring.

The Tier System

PayPal+ has tiers with different benefits. Your tier determines your Points earning rate, other rewards and offers, PayPal+ benefits you're eligible for, and Points redemption value. Check your current tier and what's needed to move up in your PayPal App and on the PayPal+ page.

Additional Offers and Member Benefits

Sometimes we offer additional benefits beyond PayPal Points (like cashback on subscriptions or other third-party services). We'll tell you about these in the PayPal App or on the PayPal+ page.

Any cashback provided is e-money and a regulated product. The [PayPal User Agreement](#) applies to any cashback you receive. We'll add it to your PayPal Account balance, and it won't appear in your

PayPal+ Points balance. Cashback may also be subject to terms and conditions from the relevant third party.

When PayPal Can Make Changes to PayPal+

We may update these Terms from time to time the same way we update the [PayPal User Agreement](#).

We can change how Points or other benefits are earned, valued, or redeemed as part of PayPal+ anytime by updating the details on the PayPal+ page or in your PayPal account.

If You Want to Leave

You can stop participating in PayPal+ anytime by contacting us using the information on this page under [Customer Service](#).

If PayPal Ends PayPal+

We may terminate PayPal+ anytime. If we do, we'll give you at least one month's notice so you can redeem any remaining Points.

What Happens When Membership Ends

When your PayPal+ participation ends (whether you leave or we terminate), you'll forfeit all Points associated with that account that aren't redeemed before termination becomes effective.

Additional Terms

Tax

When you redeem your Points or receive other benefits through PayPal+, these might count as taxable income depending on the tax rules that apply to you. We'll report what we need to according to the law, but you're responsible for handling any taxes on your end.

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, aren't 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.

Customer Support and Complaints

If you need support or want to complain about PayPal+, please contact us using the information on this page under [Customer Service](#).

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