

PayPal Premier and Business Account Fees

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



Last Updated: 8, June 2022

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'.

PayPal offers different types of accounts to meet the needs of our customers. The rates and fees below apply to premier and business account users.

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.

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

Japan (JP)

Commercial Transaction Rates

When you buy or sell goods or services, 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

Market/Region of recipient's address	Rate
Japan (JP)	3.60% + fixed fee

Standard rate for receiving international transactions

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

Additional percentage-based fee for international commercial transactions

The variable fee shall be increased by the percentage points set out below:

Rate
+0.50%

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	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

Sending domestic personal transactions

Rate
No fee (when no currency conversion is involved)

Sending international personal transactions

Market of recipient’s address	Rate
Any other market/region outside of Japan	499.00 JPY

Receiving personal transactions

Rate
No fee (when no currency conversion is involved)

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 Payment Services Agreement](#).

Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	3.20% + fixed fee
Advanced Credit and Debit Card Payments – American Express Payments	3.20% + fixed fee

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic PayPal Online Card Payment Services transactions applies plus the [additional percentage-based fee for international PayPal Online Card Payment Services transactions](#).

Additional percentage-based fee for international PayPal Online Card Payment Services transactions

The variable fee shall be increased by the percentage points set out below:

Payment Type	Rate
Advanced Credit and Debit Card Payments	+0.50%
Advanced Credit and Debit Card Payments – American Express Payments	+0.50%

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	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

Other fees for using PayPal Online Card Payment Services

Activity	Description	Fee
Chargeback Protection	Optional Service	1.00% per transaction

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	2.00% of total transaction amount (not to exceed the domestic maximum fee cap below)
International PayPal Payouts	2.00% of total transaction amount (not to exceed the international maximum fee cap below)

Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	1.25 AUD	60.00 AUD
Brazilian real	2.00 BRL	100.00 BRL
Canadian dollar	1.25 CAD	60.00 CAD
Czech koruna	24.00 CZK	1000.00 CZK
Danish krone	6.00 DKK	300.00 DKK
Euro	0.85 EUR	40.00 EUR
Hong Kong dollar	7.00 HKD	400.00 HKD
Hungarian forint	210.00 HUF	15,000.00 HUF
Israeli new shekel	4.00 ILS	200.00 ILS
Japanese yen	120.00 JPY	5000.00 JPY
Malaysian ringgit	4.00 MYR	200.00 MYR
Mexican peso	11.00 MXN	750.00 MXN
New Taiwan dollar	33.00 TWD	2000.00 TWD
New Zealand dollar	1.50 NZD	75.00 NZD
Norwegian krone	6.75 NOK	300.00 NOK
Philippine peso	50.00 PHP	2500.00 PHP
Polish zloty	3.00 PLN	150.00 PLN
Russian ruble	30.00 RUB	1500.00 RUB
Singapore dollar	1.60 SGD	80.00 SGD
Swedish krona	9.00 SEK	400.00 SEK
Swiss franc	1.30 CHF	50.00 CHF
Thai baht	36.00 THB	2000.00 THB
UK pounds sterling	0.65 GBP	35.00 GBP
US dollar	1.00 USD	50.00 USD

Micropayments

Subject to application and pre-approval by PayPal, you may be eligible 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 JPY. If you are eligible for 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	5.00% + Micropayments fixed fee
International Micropayments	6.00% + Micropayments fixed fee

Receiving Micropayments for digital goods

Transaction	Rate
Domestic Micropayments	5.00% + Micropayments fixed fee
International Micropayments	5.00% -> 5.30% + Micropayments fixed fee

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	15.00 AUD	New Taiwan dollar	330.00 TWD
Brazilian real	20.00 BRL	New Zealand dollar	15.00 NZD
Canadian dollar	15.00 CAD	Norwegian krone	65.00 NOK
Czech koruna	250.00 CZK	Philippine peso	500.00 PHP
Danish krone	60.00 DKK	Polish zloty	30.00 PLN
Euro	11.25 EUR	Russian ruble	320.00 RUB

Hong Kong dollar	75.00 HKD	Singapore dollar	15.00 SGD
Hungarian forint	2000.00 HUF	Swedish krona	80.00 SEK
Israeli new shekel	40.00 ILS	Swiss franc	10.00 CHF
Japanese yen	1,300.00 JPY	Thai baht	360.00 THB
Malaysian ringgit	40.00 MYR	UK pounds sterling	7.00 GBP
Mexican peso	110.00 MXN	US dollar	10.00 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](#).

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

Converting balance and payments sent into another currency

Rates for currency conversions (e.g. when sending payments not in JPY):

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Australian dollar (AUD)	4.00%	New Taiwan dollar (TWD)	4.00%
Brazilian real (BRL)	4.00%	New Zealand dollar (NZD)	4.00%
Canadian dollar (CAD)	4.00%	Norwegian krone (NOK)	4.00%
Czech koruna (CZK)	4.00%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	4.00%	Polish zloty (PLN)	4.00%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	4.00%	Swedish krona (SEK)	4.00%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	4.00%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	4.00%
Mexican peso (MXN)	4.00%	US dollar (USD)	4.00%

Conversions in all other cases

Rate
3.00% above the base exchange rate (to form the transaction exchange rate)

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 countries. A currency conversion (and [currency conversion fees](#)) may also apply.

Withdrawing a balance from a business account

Withdrawal/Transfer to	Activity	Rate
Bank account	Local account - 50,000.00 JPY or more/per session	No Fee (when no currency conversion is involved)
	Local account - less than 50,000.00 JPY/per session	250.00 JPY (when no currency conversion is involved)
	Instant Transfer	2.00% (of the amount transferred)

	<ul style="list-style-type: none"> Subject to availability 	<ul style="list-style-type: none"> Minimum and maximum fees apply
	Withdrawals/Transfers you make to your U.S. bank account	3.00% + currency conversion fees

Minimum and maximum fees

Currency	Minimum Fee	Maximum Fee
Japanese yen	500.00 JPY	2000.00 JPY

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.	300.00 JPY
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> 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.
	Partial Refunds	<ul style="list-style-type: none"> 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.
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 Credit Card and Debit Card Link and Confirmation Table below .

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 SGD
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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	10.00 MYR	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD