

# PayPal Personal Account Fees

Buying goods and services can be easy, fast, and secure when using PayPal.



Last Updated: 21, December 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'.

PayPal offers different types of accounts to meet the needs of our customers. The rates and fees below apply to personal 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)
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## Buying with PayPal

It's free to use PayPal to pay for a purchase of goods or services unless it involves a currency conversion.

### Online or in-store

Rate
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No Fee (when no <a href="#">currency conversion</a> is involved)
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## Receiving money

When you receive money (initiated from the "Friends and Family" tab of the "Send Money" flow) 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.

### Receiving personal transactions

Rate
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No fee (when no <a href="#">currency conversion</a> is involved)
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## 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:

### Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making personal payments or commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

Rate
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4.00% above the base exchange rate (to form the transaction exchange rate)
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## Converting balance, transfers, and payments received into another currency

For any currency conversions that occur when receiving other payments (including PayPal Payouts), transferring funds to your bank account, and when transferring funds between your PayPal balances if held in different currencies.

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

## Other Consumer Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

### Other Fees

Activity	Description	Rate
Credit Card and Debit Card Confirmation(s)	Some users, 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> .
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

### Credit Card and Debit Card Link and Confirmation Table

Currency	Rate	Currency	Rate
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