

## Last Updated: 28, January 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'.

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 ourfee pages. Fora 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

| Albania (AL) | Democratic Republic of the Congo (CD) | Maldives (MV) | Saint Vincent \& Grenadines (VC) |
| :---: | :---: | :---: | :---: |
| Algeria (DZ) | Dominica (DM) | Mali (ML) | Samoa (WS) |
| Andorra (AD) | Djibouti (DJ) | Marshall Islands (MH) | Sao Tome \& Principe (ST) |
| Angola (AO) | Dominican Republic (DO) | Monaco (MC) | Saudi Arabia (SA) |
| Anguilla (AI) | Ecuador (EC) | Mauritania (MR) | Singapore (SG) |
| Antigua \& Barbuda (AG) | Egypt (EG) | Mauritius (MU) | Solomon Islands (SB) |
| Argentina (AR) | El Salvador (SV) | Moldova (MD) | Senegal (SN) |
| Armenia (AM) | Eritrea (ER) | Mongolia (MN) | Serbia (RS) |
| Aruba (AW) | Ethiopia (ET) | Montenegro (ME) | Seychelles (SC) |
| Azerbaijan Republic (AZ) | Falkland Islands (FK) | Montserrat (MS) | Sierra Leone (SL) |
| Bahamas (BS) | Faroe Islands (FO) | Morocco (MA) | Singapore (SG) |
| Bahrain (BH) | Federated States of Micronesia (FM) | Mozambique (MZ) | Somalia (SO) |
| Bangladesh (BD) | Fiji (FJ) | Namibia (NA) | South Africa (ZA) |
| Barbados (BB) | French Polynesia (PF) | Nauru (NR) | Sri Lanka (LK) |
| Belarus (BY) | Gabon (GA) | Nepal (NP) | Suriname (SR) |
| Belize (BZ) | Gambia (GM) | Netherlands Antilles (AN) | Svalbard \& Jan Mayen (SJ) |
| Benin (BJ) | Georgia (GE) | New Caledonia (NC) | Swaziland (SZ) |
| Bermuda (BM) | Greenland (GL) | New Zealand (NZ) | Tajikistan (TJ) |
| Bhutan (BT) | Grenada (GD) | Nicaragua (NI) | Tanzania (TZ) |
| Bolivia (BO) | Guatemala (GT) | Niger (NE) | Togo (TG) |
| Bosnia \& Herzegovina (BA) | Guinea-Bissau (GW) | Nigeria (NG) | Tonga (TO) |
| Botswana (BW) | Guyana (GY) | Niue (NU) | Trinidad \& Tobago (TT) |
| British Virgin Islands (VG) | Honduras (HN) | Norfolk Island (NF) | Tunisia (TN) |
| Brunei (BN) | Iceland (IS) | Oman (OM) | Turkmenistan (TM) |
| Burkina Faso (BF) | Indonesia (ID) | Palau (PW) | Turks \& Caicos Islands (TC) |
| Burundi (BI) | Jamaica (JM) | Panama (PA) | Tuvalu (TV) |
| Cambodia (KH) | Jordan (JO) | Papua New Guinea (PG) | Uganda (UG) |
| Cameroon (CM) | Kazakhstan (KZ) | Paraguay (PY) | Ukraine (UA) |
| Cape Verde (CV) | Kenya (KE) | Peru (PE) | United Arab Emirates (AE) |
| Cayman Islands (KY) | Kiribati (KI) | Philippines (PH) | Uruguay (UY) |
| Chad (TD) | Kuwait (KW) | Pitcairn Islands (PN) | Vanuatu (VU) |
| Chile (CL) | Kyrgyzstan (KG) | Qatar (QA) | Venezuela (VE) |
| Columbia (CO) | Laos (LA) | Republic of the Congo (CG) | Wallis \& Futuna Islands (WF) |
| Comoros (KM) | Lesotho (LS) | Rwanda (RW) | Yemen (YE) |
| Cook Islands (CK) | Macedonia (MK) | Saint Helena (SH) | Zambia (ZM) |
| Costa Rica (CR) | Madagascar (MG) | Saint Kitts \& Nevis (KN) | Zimbabwe (ZW) |
| Cote d'lvoire (CI) | Malawi (MW) | Saint Lucia (LC) |  |
| Croatia (HR) | Malaysia (MY) | Saint Pierre \& Miquelon (PM) |  |

## Commercial Transaction Rates

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a charity donation 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 |
| :--- | :--- |
| AG, BB, BM, BS, BZ, CL, CR, DM, DO, EC, GD, GT, HN, <br> JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, \& VE | $5.40 \%+\underline{\text { fixed fee }}$ |
| MY \& SG | $3.90 \%+$ fixed fee |
| MA | $4.40 \%+$ fixed fee |
| BH, DZ, FJ, JO, NC, OM, PF, PW, \& SA | $4.90 \%+$ fixed fee |
| All other markets | $3.40 \%+\underline{\text { fixed fee }}$ |

## Merchant rate for receiving transactions

Subject to eligibility, application approval by PayPal and the terms of the user agreement, this rate will apply to all commercial transactions. 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 user agreement for more details.

| Market/Region of recipient's <br> address | Aggregate monetary amount of <br> commercial transactions received <br> in the previous calendar month | Rate |
| :--- | :--- | :--- |
| AG, AR, BB, BM, BS, BZ, CL, CO, CR, | $0.01-3,000.00$ USD | $5.40 \%$ + fixed fee |
| DM, DO, EC, GD, GT, HN, JM, KN, <br>  | $3,000.01-10,000.00$ USD | $4.90 \%+$ fixed fee |
|  | $10,000.01-100,000.00$ USD | $4.70 \%$ + fixed fee |

## Receiving international transactions

| Seller's Market/Region | Buyer's Market/Region | Rate |
| :---: | :---: | :---: |
| AD, AL, BA, FO, GE, MD, \& RS | EEA \& UK | 4.69\% + fixed fee |
|  | All other markets | 5.39\% + fixed fee |
| AG, AR, BB, BM, BS, BZ, CL, CO, CR, DM, DO, EC, GD, GT, HN, JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, \& VE | All markets | $5.40 \%$ + fixed fee |
| $\begin{aligned} & \text { BH, DZ, FJ, JO, NC, OM, PF, PW, \& } \\ & \text { SA } \end{aligned}$ | All markets | 4.90\% + fixed fee |
| HR, IS, \& MC | EEA | 3.40\% + fixed fee |
|  | UK | 4.69\% + fixed fee |
|  | All other markets | 5.39\% + fixed fee |
| All other markets | All markets | 4.40\% + fixed fee |

## Additional service fee for recipients of UK based international commercial transactions (Applicable markets - HR, IS, \& MC)

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

| Payment type | Fee |
| :--- | :--- |
| Commercial transactions where the recipient's <br> market/region is registered or identified by PayPal as <br> the EEA | $1.29 \%$ |

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 | 0.20 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.

Our commercial transaction rates apply when you receive APM funded payments.

## 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

| Market/Region of recipient's address | Transaction | Rate |
| :---: | :---: | :---: |
| AL, AD, BA, FO, GE, MD, RS, \& UA | Domestic PayPal Payouts | 2\% of total transaction amount (not to exceed the domestic maximum fee cap below) |
|  | International PayPal Payouts | $2 \%$ of total transaction amount (not to exceed the international maximum fee cap below) |
| HR, IS, \& MC | Domestic PayPal Payouts | $2 \%$ of total transaction amount (not to exceed the domestic maximum fee cap below) |
|  | International PayPal Payouts between PayPal accounts registered in the European Economic Area | $2 \%$ of total transaction amount (not to exceed the domestic maximum fee cap below) |
|  | International PayPal Payouts | 2\% of total transaction amount (not to exceed the international maximum fee cap below) |
| MY, NZ, PH, \& SG | Domestic PayPal Payouts | $2 \%$ of total transaction amount (not to exceed the domestic maximum fee cap below) |
|  | International PayPal Payouts | $2 \%$ of total transaction amount (not to exceed the international maximum fee cap below) |
| All other markets | Domestic \& International PayPal Payouts | $2 \%$ of total transaction amount (not to exceed the international maximum fee cap below) |

## AL, AD, BA, GE, FO, HR, IS, MC, MD, RS, \& UA - 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 | $18,500.00 \mathrm{HUF}$ |
| 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 |

MY, NZ, PH, \& SG - 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 | $15,000.00 \mathrm{HUF}$ |
| 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 | 55.00 GBP |
| US dollar | 1.00 USD |  |
|  |  |  |

## All other markets - Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Maximum Fee Cap |
| :--- | :--- |
| Australian dollar | 1.25 AUD |
| Brazilian real | 2.00 BRL |


|  |  |
| :---: | :---: |
| Canadian dollar | 1.25 CAD |
| Czech koruna | 24.00 CZK |
| Danish krone | 6.00 DKK |
| Euro | 0.85 EUR |
| Hong Kong dollar | 7.00 HKD |
| Hungarian forint | 210.00 HUF |
| Israeli new shekel | 4.00 ILS |
| Japanese yen | 120.00 JPY |
| Malaysian ringgit | 4.00 MYR |
| Mexican peso | 11.00 MXN |
| New Taiwan dollar | 33.00 TWD |
| New Zealand dollar | 1.50 NZD |
| Norwegian krone | 6.75 NOK |
| Philippine peso | 50.00 PHP |
| Polish zloty | 3.00 PLN |
| Russian ruble | 30.00 RUB |
| Singapore dollar | 1.60 SGD |
| Swedish krona | 9.00 SEK |
| Swiss franc | 1.30 CHF |
| Thai baht | 36.00 THB |
| UK pounds sterling | 0.65 GBP |
| US dollar | 1.00 USD |

## Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayments rates. Micropayment rates can be ideal as an alternative to standard commercial
transaction rates for business that process payments under 5.00 SGD. 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 rates.

## Receiving micropayments

| Market/Region of recipient's <br> address | Transaction | Rate |
| :--- | :--- | :--- |
| AG, AI, AN, AR, AW, BB, BM, BZ, CL, <br> CO, CR, DM, DO, EC, FK, GD, GT, <br> GY, HN, JM, KN, KY, LC, MS, NI, PA, <br>  <br> VG | Domestic \& International <br> micropayments | $6.50 \%$ + micropayments fixed fee |
| HR, IS, \& MC | Domestic micropayments and <br> international micropayments <br> between PayPal accounts <br> registered in the European <br> Economic Area | $5.00 \%$ + micropayments fixed fee |

## Receiving micropayments for digital goods

| Market/Region of recipient's <br> address | Transaction | Rate |
| :--- | :--- | :--- |
| AD, AL, BA, FO, GE, MD, \& RS | Domestic micropayments | $5.00 \%+$ micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
|  | Domestic micropayments and <br> international micropayments <br> between PayPal accounts <br> registered in the European <br> Economic Area | $5.00 \%+$ micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
| ID \& PH | International micropayments | $6.00 \%+$ micropayments fixed fee |
| MY \& SG | Domestic micropayments | $5.50 \%+$ micropayments fixed fee |
|  | International micropayments | $6.00 \%+$ micropayments fixed fee |
| All other markets (where available) | Domestic micropayments | $5.00 \%+$ micropayments fixed fee |
|  | International micropayments | $5.50 \%+$ 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:

## AL, AD, BA, GE, HR, IS, MC, MD, \& RS - 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 | 4325.00 HUF | Swedish krona | 150.00 SEK |
| Israeli new shekel | 75.00 ILS | Swiss franc | 22.00 CHF |
| Japanese yen | 1875.00 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 |

## All other markets - 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 | $2,000.00$ 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 buyerfiles 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

| Market | Currency | Fee | Currency | Fee |
| :---: | :---: | :---: | :---: | :---: |
| AE, AG, AL, AR, | Australian dollar | 12.00 AUD | New Taiwan dollar | 250.00 TWD |
| BA, BB, BH, BM, | Brazilian real | 35.00 BRL | New Zealand dollar | 13.00 NZD |
| BS, BW, BZ, CL, | Canadian dollar | 10.00 CAD | Norwegian krone | 75.00 NOK |
| CO, CR, DM, DO, | Czech koruna | 185.00 CZK | Philippine peso | 405.00 PHP |
| DZ, EC, EG, FJ, FO, | Danish krone | 55.00 DKK | Polish zloty | 30.00 PLN |
| GE, GD, GL, GT, | Euro | 7.00 EUR | Russian ruble | 600.00 RUB |
| HN, HR, ID, IS, JM, | Hong Kong dollar | 65.00 HKD | Singapore dollar | 11.00 SGD |
| JO, KE, KN, KW, | Hungarian forint | 2450.00 HUF | Swedish krona | 75.00 SEK |
| KY, LC, LS, MA, | Indian Rupee | 580.00 INR | Swiss franc | 8.00 CHF |
| MC, MD, MU, | Israeli new shekel | 30.00 ILS | Thai baht | 250.00 THB |
| MW, MY, MZ, NC, | Japanese yen | 870.00 JPY | UK pounds sterling | 6.00 GBP |
| NI, NZ, OM, PA, | Malaysian ringgit | 35.00 MYR | US dollar | 8.00 USD |
| PE, PF, PH, PR, PW, QA, RS, SA, SC, SG, SN, SV, TC, TT UY, VE, \& ZA | Mexican peso | 160.00 MXN |  |  |

## High Volume Dispute Fees

| Market | Currency | Fee | Currency | Fee |
| :---: | :---: | :---: | :---: | :---: |
| AE, AG, AL, AR, | Australian dollar | 24.00 AUD | New Taiwan dollar | 500.00 TWD |
| $B A, B B, B H, B M$, | Brazilian real | 70.00 BRL | New Zealand dollar | 26.00 NZD |
| $B S, B W, B Z, C L$, | Canadian dollar | 20.00 CAD | Norwegian krone | 150.00 NOK |
| CO, CR, DM, DO, | Czech koruna | 370.00 CZK | Philippine peso | 810.00 PHP |
| DZ, EC, EG, FJ, FO, | Danish krone | 110.00 DKK | Polish zloty | 60.00 PLN |
| GE, GD, GL, GT, | Euro | 14.00 EUR | Russian ruble | 1200.00 RUB |
| HN, HR, ID, IS, | Hong Kong dollar | 130.00 HKD | Singapore dollar | 22.00 SGD |
| JM, JO, KE, KN, | Hungarian forint | 4900.00 HUF | Swedish krona | 150.00 SEK |
| KW, KY, LC, LS, | Indian Rupee | 1160.00 INR | Swiss franc | 16.00 CHF |
| MA, MC, MD, | Israeli new shekel | 60.00 ILS | Thai baht | 500.00 THB |
| MU, MW, MY, | Japanese yen | 1740.00 JPY | UK pounds sterling | 12.00 GBP |
| $\mathrm{MZ}, \mathrm{NC}, \mathrm{N}, \mathrm{NZ}$, | Malaysian ringgit | 70.00 MYR | US dollar | 16.00 USD |
| PH, PR, PW, QA, RS, SA, SC, SG, | Mexican peso | 320.00 MXN |  |  |


| SN, SV, TC, TT UY, <br> VE, \& ZA |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |

## 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.

| Markets/Regions | Rate |
| :--- | :--- |
| AMERICAS: | $4.5 \%$ |
| Anguilla, Antigua and Barbuda, Argentina, Aruba, |  |
| Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman |  |
| Islands, Chile, Colombia, Costa Rica, Dominica, |  |
| Dominican Republi, Ecuador, El Salvador, Falkland |  |
| Islands, Grenada, Guatemara, Guyana, Honduras, |  |
| Jamaica, Montserrat, Netherlands Antilles, Nicaragua, |  |
| Panama, Parasuay, Peru, Saint Kitts and Nevis, Saint |  |
| Lucia, Saint Vincent and the Grenadines, Suriname, |  |
| Trinidad \& Tobago, Turks and Caicos Islands, Uruguay, |  |
| Venezuela, Virgin Islands |  |

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

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

| Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> rate) | Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> 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) | $3.50 \%$ | 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) | 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) | $3.50 \%$ |

## Monaco - 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.

| Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> rate) | Currency | Rate above the base <br> exchange rate (to form <br> the transaction exchange <br> 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) | $3.50 \%$ | 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) | 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) | $3.50 \%$ |

## Converting balance, transfers, and payments received into another currency

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

| Markets/Regions | Rate |
| :---: | :---: |
| AMERICAS: <br> Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman Islands, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Falkland Islands, Grenada, Guatemala, Guyana, Honduras, Jamaica, Montserrat, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Trinidad \& Tobago, Turks and Caicos Islands, Uruguay, Venezuela, Virgin Islands | 3.5\% |
| ASIA PACIFIC: <br> Bhutan, Cambodia, Federated States of Micronesia, Indonesia, Laos, Maldives, Mongolia, Nepal, New Zealand, Philippines, Samoa, Singapore, Sri Lanka, Tonga | 3.0\% |
| MIDDLE EAST \& AFRICA: <br> Algeria, Angola, Bahrain, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Chad, Comoros, Congo, Democratic Rep of the Congo, Cook Islands, Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea Bissau, Ivory Coast, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Oman, Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, Tunisia, Turkmenistan, Uganda, United Arab Emirates, Yemen, Zambia, Zimbabwe | 3.0\% |
| Malaysia | 2.5\% |
| SOUTH EAST EUROPE: <br> Albania, Andorra, Belarus, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Macedonia, Moldova, Monaco, Montenegro, Serbia, Ukraine | 3.0\% |

## Conversions in all other cases

## Rates for all other currency conversions:

| Rate |  |
| :--- | :--- |
| $3.0 \%$ |  |

## 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 eChequefunded 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 eCheques fees

| Market | Rate |
| :--- | :--- |
|  <br> SG | Commercial Transaction Rates |

## 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 | $9,250.00 \mathrm{HUF}$ |
| Israeli new shekel | 160.00 ILS |
| Japanese yen | $4,000.00 \mathrm{JPY}$ |
| Malaysian ringgit | 150.00 MYR |
| Mexican peso | 540.00 MXN |
| New Taiwan dollar | $1,350.00 \mathrm{TWD}$ |
| New Zealand dollar | 60.00 NZD |
| Norwegian krone | 270.00 NOK |
| Philippine peso | $1,900.00 \mathrm{PHP}$ |
| Polish zloty | 140.00 PLN |
| Russian ruble | $1,400.00 \mathrm{RUB}$ |
| Singapore dollar | 60.00 SGD |
| Swedish krona | 320.00 SEK |
| Swiss franc | 50.00 CHF |
| Thai baht | $1,400.00 \mathrm{THB}$ |
| 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 allmarkets/regions. A currency conversion (and currency conversion fees) may also apply.

## Withdrawing a balance from a business PayPal account

| Withdrawal/Transfer to | Market/Region | Rate |
| :--- | :--- | :--- |
| Bank account | AE | No Fee (when no currency <br> conversion is involved) where |


|  |  | withdrawal amount is greater than 750.00 AED |
| :---: | :---: | :---: |
|  |  | 11.00 AED <br> If withdrawal amount is less than 750.00 AED |
|  | AR | 75.00 ARS (per withdrawal) |
|  | CL | 800.00 CLP (per withdrawal) |
|  | CO | 3500.00 COP (per withdrawal) |
|  | CR | 625.00 CRC (per withdrawal) |
|  | DO | 100.00 DOP (per withdrawal) |
|  | ID | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 1,500,000.00 IDR |
|  |  | 16,000.00 IDR <br> If withdrawal amount is less than 1,500,000.00 IDR |
|  | KE | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 20,000.00 KES |
|  |  | 105.00 KES <br> If withdrawal amount is less than 20,000.00 KES |
|  | MA | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 2000.00 MAD |
|  |  | 30.00 MAD <br> If withdrawal amount is less than 2000.00 MAD |
|  | MY | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 400.00 MYR |
|  |  | 3.00 MYR <br> If withdrawal amount is less than 400.00 MYR |
|  | PE | 4.00 PEN (per withdrawal) |
|  | PH | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 7000.00 PHP |
|  |  | 50.00 PHP <br> If withdrawal amount is less than 7000.00 PHP |
|  | SG | No Fee (when no currency conversion is involved) where withdrawal amount is greater than 200.00 SGD |
|  |  | 1.00 SGD |


|  |  | If withdrawal amount is less than 200.00 SGD |
| :---: | :---: | :---: |
|  | All other markets (where available) | No Fee (when no currency conversion is involved) |
| US Bank account | AE, ID, KE, NZ, PH, \& SG | 3.00\% |
|  | AR \& CO | 3.50\% |
|  | CL, CR, DO, \& PE | 0.50\% |
|  | All other markets | No Fee (when no currency conversion is involved) |
| Cards | HR, KW, PH, QA, RS, \& SG | $1 \%$ of amount transferred <br> - Minimum and maximum fees apply based on the card withdrawal currency, in the table below |
|  | $A L, D Z, A G, B S, B H, B B, B Z, B A, B W$, CL, DM, EG, FJ, PF, GE, GD, HN, IS, JO, KZ, LS, MW, MU, MD, MA, MZ, NC, OM, PW, KN, LC, SA, SN, SC, TT, TC, AE, \& UY | Fixed Fee for card withdrawal applies per withdrawal <br> - Fees apply based on the card withdrawal currency, in the table below |
|  | ID \& MY | Fixed Fee for card withdrawal applies per withdrawal <br> - Fees apply based on the card withdrawal currency, in the table below |
| Manual Withdrawals/Transfers to Visa Credit Card | $\begin{aligned} & \text { AL, AG, BA, BB, BZ, DM, DZ, EG, FJ, } \\ & \text { PF, GD, KN, LC, LS, MW, NC, PW, } \\ & S C, T C, \& T \end{aligned}$ | 5.00 USD (or equivalent) |

Currency Conversions: Ifyou withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

## HR, KW, PH, QA, RS \& SG - Minimum and maximum fees

Based on card withdrawal currency:

| Currency | Minimum Fee | Maximum Fee |
| :--- | :--- | :--- |
| Armenian dram | 135.00 AMD | 5250.00 AMD |
| Australian dollar | 0.25 AUD | 10.00 AUD |
| Azerbaijan manat | 0.45 AZN | 17.50 AZN |
| Bahraini dinar | 0.10 BHD | 4.00 BHD |
| Belizean dollar | 0.50 BZD | 20.00 BZD |
| Bulgarian lev | 0.50 BGN | 20.00 BGN |
| Canadian dollar | 0.25 CAD | 10.00 CAD |
| CFA france | 135.00 XOF | 5400.00 XOF |
| Croatian kuna | 2.00 HRK | 70.00 HRK |
| Czech koruna | 5.70 CZK | 230.00 CZK |
| Danish krone | 1.80 DKK | 70.00 DKK |
| Euro | 0.25 EUR | 10.00 EUR |
| Hong Kong dollar | 2.00 HKD | 80.00 HKD |
| Hungarian forint | 70.00 HUF | 2900.00 HUF |
| Israeli new shekel | 1.00 ILS | 40.00 ILS |
| Japanese yen | 30.00 JPY | 1100.00 JPY |
| Jordanian dinar | 0.20 JOD | 7.25 JOD |


| Kuwaiti dinar | 1 KWD | No Max |
| :---: | :---: | :---: |
| Kyrgyzstani som | 22.50 KGS | 850.00 KGS |
| Malaysian ringgit | 1.00 MYR | 40.00 MYR |
| Mexican peso | 5.00 MXN | 200.00 MXN |
| Mozambican metical | 20.00 MZN | 750.00 MZN |
| New Zealand dollar | 0.40 NZD | 15.00 NZD |
| Norwegian krone | 1.00 NOK | 40.00 NOK |
| Omani rial | 0.10 OMR | 4.00 OMR |
| Philippine peso | 10.00 PHP | 500.00 PHP |
| Polish zloty | 1.00 PLN | 40.00 PLN |
| Qatari rial | 1.00 QAR | 40.00 QAR |
| Romania new lei | 1.00 RON | 40.00 RON |
| Russian ruble | 20.00 RUB | 700.00 RUB |
| Rwandan franc | 250.00 RWF | 10,000.00 RWF |
| Serbian dinar | 25.00 RSD | 1000.00 RSD |
| Singapore dollar | 0.50 SGD | 15.00 SGD |
| South African rand | 3.60 ZAR | 145.00 ZAR |
| Sri Lanka rupee | 50.00 LKR | 1800.00 LKR |
| Swedish krona | 2.50 SEK | 100.00 SEK |
| Swiss franc | 0.25 CHF | 10.00 CHF |
| Thai baht | 8.00 THB | 320.00 THB |
| Tunisian dinar | 0.75 TND | 27.50 TND |
| Turkish lira | 1.50 TRY | 60.00 TRY |
| Ugandan shilling | 930.00 UGX | 37,500.00 UGX |
| United Arab Emirates dirham | 0.90 AED | 36.70 AED |
| UK pounds sterling | 0.20 GBP | 8.00 GBP |
| US dollar | 0.25 USD | 10.00 USD |
| Venezuelan bolivar | 2,000,000.00 VES | 60,000,000.00 VES |
| Zambian kwacha | 5.50 ZMW | 215.00 ZMW |
| ALL Other Currencies | No Min | No Max |

Currency Conversions: If you withdraw yourbalance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

## AL, DZ, AG, BS, BH, BB, BZ, BA, BW, CL, DM, EG, FJ, PF, GE, GD, HN, IS, JO, KZ, LS, MW, MU, MD, MA, MZ, NC, OM, PW, KN, LC, SA, SN, SC, TT, TC, AE, \& UY - Fixed fee for card withdrawal

Based on withdrawal currency:

| Currency | Fee | Currency | Fee | Currency | Fee | Currency | Fee |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Albania lek | 552.00 <br> ALL | Czech <br> koruna | 110.00 CZK | Lari | 14.00 GEL | Russian <br> ruble | 150.00 RUB |
| Algerian <br> dinar | 600.00 <br> DZD | Dalasi | 256.00 <br> GMD | Latvian lat | 3.00 LVL | Rwandan <br> franc | 5000.00 RWF |
| Angola <br> kwanza | AOA | Danish <br> krone | 30.00 DKK | Leone | 49324.00 <br> SLL | Saint <br> Helena <br> pound | 4.00 SHP |
| Argentine <br> peso | 15.00 ARS | Denar | 278.00 <br> MKD | Lempira | 123.00 <br> HNL | Saudi riyal | 19.00 SAR |


| Armenian dram | $\begin{aligned} & 2625.00 \\ & \text { AMD } \end{aligned}$ | Djibouti franc | 889.00 DJF | Lilangeni | 72.00 SZL | Serbian dinar | 530.00 RSD |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Aruban florin | 9.00 AWG | Dominican peso | $\begin{aligned} & 267.00 \\ & \text { DOP } \\ & \hline \end{aligned}$ | Lithuanian litas | 14.00 LTL | Seychelles rupee | 68.00 SCR |
| Australian dollar | 7.00 AUD | Dong | $\begin{aligned} & 115874.00 \\ & \text { VND } \end{aligned}$ | Malaysian ringgit | $\begin{aligned} & 20.00 \\ & \text { MYR } \end{aligned}$ | Singapore dollar | 8.00 SGD |
| Azerbaijan manat | 8.50 AZN | East <br> Caribbean dollar | 14.00 XCD | Malagasy <br> Ariary | $\begin{aligned} & 18259.00 \\ & \text { MGA } \end{aligned}$ | Slovak koruna | 140.00 SKK |
| Bahamian dollar | 5.00 BSD | Egyptian pound | 79.00 EGP | Maltese lira | 1.80 MTL | Solomon Islands dollar | 41.00 SBD |
| Bahraini dinar | 2.00 BHD | Estonian kroon | 60.00 EEK | Mauritanian ouguiya | $\begin{aligned} & 1874.00 \\ & \text { MRO } \\ & \hline \end{aligned}$ | Somali shilling | 2898.00 SOS |
| Balboa | 5.00 PAB | Ethiopian birr | 160.00 ETB | Mauritius rupee | $\begin{aligned} & 183.00 \\ & \text { MUR } \end{aligned}$ | Somoni | 52.00 TJS |
| Barbados dollar | 10.00 BBD | Euro | 4.00 EUR | Mexican peso | $\begin{aligned} & 60.00 \\ & \mathrm{MXN} \\ & \hline \end{aligned}$ | Sri Lanka rupee | 907.00 LKR |
| Belizean dollar | 10.00 BZD | Falkland Islands pound | 4.00 FKP | Moldovan leu | $\begin{aligned} & 88.00 \\ & \text { MDL } \end{aligned}$ | Surinam dollar | 37.00 SRD |
| Bermudian dollar | 5.00 BMD | Fiji dollar | 11.00 FJD | Moroccan dirham | $\begin{aligned} & 48.00 \\ & \text { MAD } \end{aligned}$ | Swedish krona | 35.00 SEK |
| Bhutan ngultrum | $\begin{aligned} & 355.00 \\ & \text { BTN } \\ & \hline \end{aligned}$ | Gibraltar pound | 4.00 GIP | Mozambican metical | 375.00 <br> MZN | Swiss franc | 6.50 CHF |
| Boliviano | 35.00 BOB | Guarani | $\begin{aligned} & 32625.00 \\ & \text { PYG } \end{aligned}$ | Naira | $\begin{aligned} & 1812.00 \\ & \text { NGN } \end{aligned}$ | Tala | 13.00 WST |
| Botswana pula | $\begin{aligned} & 54.00 \\ & \text { BWP } \end{aligned}$ | Guinea franc | $\begin{aligned} & 47695.00 \\ & \text { GNF } \end{aligned}$ | Namibia dollar | $\begin{aligned} & 72.00 \\ & \text { NAD } \end{aligned}$ | Tanzanian shilling | 11520.00 TZS |
| Brazilian real | 10.00 BRL | Guyana dollar | $\begin{aligned} & 1043.00 \\ & \text { GYD } \\ & \hline \end{aligned}$ | Nepalese rupee | $\begin{aligned} & 571.00 \\ & \text { NPR } \\ & \hline \end{aligned}$ | Tenge | 1887.00 KZT |
| Brunei dollar | 7.00 BND | Hong Kong dollar | 40.00 HKD | Netherlands Antillean guilder | 8.00 ANG | Thai baht | 200.00 THB |
| Bulgarian lev | 7.00 BGN | Hryvnia | $122.00$ <br> UAH | New Taiwan dollar | $\begin{aligned} & 175.00 \\ & \text { TWD } \end{aligned}$ | Trinidad and Tobago dollar | 34.00 TTD |
| Burundi franc | $\begin{aligned} & 9449.00 \\ & \text { BIF } \\ & \hline \end{aligned}$ | Hungarian forint | $\begin{aligned} & 1000.00 \\ & \text { HUF } \end{aligned}$ | New Zealand dollar | 8.00 NZD | Tugrik | $13735.00$ MNT |
| Cabo Verde escudo | $\begin{aligned} & 497.00 \\ & \text { CVE } \end{aligned}$ | Iceland krona | 340.00 ISK | Norwegian krone | $\begin{aligned} & \hline 32.00 \\ & \text { NOK } \end{aligned}$ | Tunisian dinar | 13.00 TND |
| Canadian dollar | 6.00 CAD | Indian rupee | 200.00 INR | Nuevo Sol | 17.00 PEN | Turkish lira | 7.60 TRY |
|  | 4.00 KYD | Israeli new shekel | 22.00 ILS | Omani rial | 2.00 OMR | Uganda shilling | 18388.00 UGX |
| CFA franc BEAC | $\begin{aligned} & 2956.00 \\ & \text { XAF } \\ & \hline \end{aligned}$ | Japanese yen | 610.00 JPY | Pa'anga | 11.00 TOP | UAE dirham | 20.00 AED |
| CFA france | $\begin{aligned} & 2700.00 \\ & \text { XOF } \end{aligned}$ | Jamaican dollar | $\begin{aligned} & 670.00 \\ & \text { JMD } \\ & \hline \end{aligned}$ | Philippine peso | $\begin{aligned} & 250.00 \\ & \text { PHP } \\ & \hline \end{aligned}$ | UK pounds sterling | 3.00 GBP |
| Chilean peso | $\begin{aligned} & 2400.00 \\ & \text { CLP } \end{aligned}$ | Jordanian dinar | 3.60 JOD | Polish zloty | 16.00 PLN | US dollar | 5.00 USD |


| Comoro <br> franc | 2218.00 <br> KMF | Kenyan <br> shilling | 504.00 KES | Qatari rial | 18.00 <br> QAR | Uruguay <br> peso | 100.00 <br> UYI/UYU |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Cordoba <br> oro | 171.00 <br> NIO | Kina | 17.00 PGK | Quetzal | 38.00 <br> GTQ | Vatu | 582.00 VUV |
| Columbian <br> peso | 16658.00 <br> COP | Kip | 44392.00 <br> LAK | Rand | 40.00 ZAR | Venezuelan <br> bolivar | $30,000,000.00$ <br> VES |
| Congolese <br> franc | 8452.00 <br> CDF | Kuna | 30.00 HRK | Riel | 20600.00 <br> KHR | Won | 5830.00 KRW |
| Convertible <br> mark | 9.00 BAM | Kuwaiti <br> dinar | 5.00 KWD | Romanian <br> leu | 12.00 <br> RON | Yemeni rial | 1252.00 YER |
| Costa Rican <br> colon | 2816.00 <br> CRC | Kwacha | 3684.00 <br> MWK | Rufiyaa | 77.00 <br> MVR | Yuan <br> renminbi | 35.00 CNY |
| Cypriot <br> pound | 2.40 CYP | Kyrgyzstani <br> som | 425.00 <br> KGS | Rupiah | 46000.00 <br> IDR | Zambian <br> kwacha | 107.50 ZMW |

Cu rrency Conversions: Ifyou withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees.

## ID \& MY - Fixed fee for card withdrawal

Based on withdrawal currency:

| Currency | Fee | Currency | Fee | Currency | Fee | Currency | Fee |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Albania lek | $\begin{aligned} & \hline 552.00 \\ & \text { ALL } \end{aligned}$ | Czech koruna | 110.00 CZK | Lari | 14.00 GEL | Russian ruble | 150.00 RUB |
| Algerian dinar | $\begin{aligned} & \hline 600.00 \\ & \text { DZD } \end{aligned}$ | Dalasi | $\begin{aligned} & 256.00 \\ & \text { GMD } \end{aligned}$ | Latvian lat | 3.00 LVL | Rwandan franc | 5000.00 RWF |
| Angola kwanza | $\begin{aligned} & 2466.00 \\ & \text { AOA } \end{aligned}$ | Danish krone | 30.00 DKK | Leone | $\begin{aligned} & 49324.00 \\ & \text { SLL } \end{aligned}$ | Saint Helena pound | 4.00 SHP |
| Argentine peso | 15.00 ARS | Denar | $\begin{aligned} & 278.00 \\ & \text { MKD } \end{aligned}$ | Lempira | $\begin{aligned} & 123.00 \\ & \text { HNL } \end{aligned}$ | Saudi riyal | 19.00 SAR |
| Armenian dram | $\begin{aligned} & 2625.00 \\ & \text { AMD } \end{aligned}$ | Djibouti franc | 889.00 DJF | Lilangeni | 72.00 SZL | Serbian dinar | 530.00 RSD |
| Aruban florin | 9.00 AWG | Dominican peso | $\begin{aligned} & 267.00 \\ & \text { DOP } \end{aligned}$ | Lithuanian litas | 14.00 LTL | Seychelles rupee | 68.00 SCR |
| Australian dollar | 7.00 AUD | Dong | $\begin{aligned} & 115874.00 \\ & \text { VND } \end{aligned}$ | Malaysian ringgit | 3.00 MYR | Singapore dollar | 8.00 SGD |
| Azerbaijan manat | 8.50 AZN | East <br> Caribbean dollar | 14.00 XCD | Malagasy <br> Ariary | $\begin{aligned} & 18259.00 \\ & \text { MGA } \end{aligned}$ | Slovak koruna | 140.00 SKK |
| Bahamian dollar | 5.00 BSD | Egyptian pound | 79.00 EGP | Maltese lira | 1.80 MTL | Solomon <br> Islands <br> dollar | 41.00 SBD |
| Bahraini dinar | 2.00 BHD | Estonian kroon | 60.00 EEK | Mauritanian ouguiya | $1874.00$ <br> MRO | Somali shilling | 2898.00 SOS |
| Balboa | 5.00 PAB | Ethiopian birr | 160.00 ETB | Mauritius rupee | $\begin{aligned} & 183.00 \\ & \text { MUR } \end{aligned}$ | Somoni | 52.00 TJS |
| Barbados dollar | 10.00 BBD | Euro | 4.00 EUR | Mexican peso | $\begin{aligned} & \hline 60.00 \\ & \mathrm{MXN} \end{aligned}$ | Sri Lanka rupee | 907.00 LKR |
| Belizean dollar | 10.00 BZD | Falkland Islands pound | 4.00 FKP | Moldovan leu | $\begin{aligned} & 88.00 \\ & \text { MDL } \end{aligned}$ | Surinam dollar | 37.00 SRD |


| Bermudian dollar | 5.00 BMD | Fiji dollar | 11.00 FJD | Moroccan dirham | $\begin{aligned} & 48.00 \\ & \text { MAD } \end{aligned}$ | Swedish krona | 35.00 SEK |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bhutan ngultrum | $\begin{aligned} & 355.00 \\ & \text { BTN } \end{aligned}$ | Gibraltar pound | 4.00 GIP | Mozambican metical | $375.00$ <br> MZN | Swiss franc | 6.50 CHF |
| Boliviano | 35.00 BOB | Guarani | $\begin{aligned} & 32625.00 \\ & \text { PYG } \end{aligned}$ | Naira | $\begin{aligned} & 1812.00 \\ & \text { NGN } \end{aligned}$ | Tala | 13.00 WST |
| Botswana pula | $\begin{aligned} & 54.00 \\ & \text { BWP } \\ & \hline \end{aligned}$ | Guinea <br> franc | $\begin{aligned} & 47695.00 \\ & \text { GNF } \\ & \hline \end{aligned}$ | Namibia dollar | $\begin{aligned} & 72.00 \\ & \text { NAD } \\ & \hline \end{aligned}$ | Tanzanian shilling | 11520.00 TZS |
| Brazilian real | 10.00 BRL | Guyana dollar | $\begin{aligned} & 1043.00 \\ & \text { GYD } \end{aligned}$ | Nepalese rupee | $\begin{aligned} & \hline 571.00 \\ & \text { NPR } \\ & \hline \end{aligned}$ | Tenge | 1887.00 KZT |
| Brunei dollar | 7.00 BND | Hong Kong dollar | 40.00 HKD | Netherlands Antillean guilder | 8.00 ANG | Thai baht | 200.00 THB |
| Bulgarian lev | 7.00 BGN | Hryvnia | $\begin{aligned} & 122.00 \\ & \text { UAH } \end{aligned}$ | New Taiwan dollar | $\begin{aligned} & 175.00 \\ & \text { TWD } \end{aligned}$ | Trinidad and Tobago dollar | 34.00 TTD |
| Burundi franc | $\begin{aligned} & 9449.00 \\ & \text { BIF } \\ & \hline \end{aligned}$ | Hungarian forint | $\begin{aligned} & 1000.00 \\ & \text { HUF } \end{aligned}$ | New Zealand dollar | 8.00 NZD | Tugrik | $\begin{aligned} & 13735.00 \\ & \text { MNT } \end{aligned}$ |
| Cabo Verde escudo | $\begin{aligned} & 497.00 \\ & \text { CVE } \\ & \hline \end{aligned}$ | Iceland krona | 340.00 ISK | Norwegian krone | $\begin{aligned} & 32.00 \\ & \text { NOK } \end{aligned}$ | Tunisian dinar | 13.00 TND |
| Canadian dollar | 6.00 CAD | Indian <br> rupee | 200.00 INR | Nuevo Sol | 17.00 PEN | Turkish lira | 7.60 TRY |
| Cayman Island dollar | 4.00 KYD | Israeli new shekel | 22.00 ILS | Omani rial | 2.00 OMR | Uganda <br> shilling | 18388.00 UGX |
| CFA franc BEAC | $\begin{aligned} & 2956.00 \\ & \text { XAF } \\ & \hline \end{aligned}$ | Japanese yen | 610.00 JPY | Pa’anga | 11.00 TOP | UAE dirham | 20.00 AED |
| CFA france | $\begin{aligned} & 2700.00 \\ & \text { XOF } \end{aligned}$ | Jamaican dollar | $670.00$ <br> JMD | Philippine peso | 50.00 PHP | UK pounds sterling | 3.00 GBP |
| Chilean peso | $\begin{aligned} & 2400.00 \\ & \text { CLP } \end{aligned}$ | Jordanian dinar | 3.60 JOD | Polish zloty | 16.00 PLN | US dollar | 5.00 USD |
| Comoro franc | $\begin{aligned} & 2218.00 \\ & \text { KMF } \end{aligned}$ | Kenyan shilling | 504.00 KES | Qatari rial | $\begin{aligned} & 18.00 \\ & \text { QAR } \\ & \hline \end{aligned}$ | Uruguay peso | $\begin{aligned} & 100.00 \\ & \text { UYI/UYU } \end{aligned}$ |
| Cordoba oro | $\begin{aligned} & 171.00 \\ & \mathrm{NIO} \\ & \hline \end{aligned}$ | Kina | 17.00 PGK | Quetzal | $\begin{aligned} & 38.00 \\ & \text { GTQ } \end{aligned}$ | Vatu | 582.00 VUV |
| Columbian peso | $\begin{aligned} & 16658.00 \\ & \text { COP } \end{aligned}$ | Kip | $\begin{aligned} & 44392.00 \\ & \text { LAK } \end{aligned}$ | Rand | 40.00 ZAR | Venezuelan bolivar | $\begin{aligned} & 30,000,000.00 \\ & \text { VES } \end{aligned}$ |
| Congolese franc | $\begin{aligned} & 8452.00 \\ & \text { CDF } \end{aligned}$ | Kuna | 30.00 HRK | Riel | $\begin{aligned} & 20600.00 \\ & \text { KHR } \end{aligned}$ | Won | 5830.00 KRW |
| Convertible mark | 9.00 BAM | Kuwaiti dinar | 5.00 KWD | Romanian leu | $\begin{aligned} & \hline 12.00 \\ & \text { RON } \\ & \hline \end{aligned}$ | Yemeni rial | 1252.00 YER |
| Costa Rican colon | $\begin{aligned} & 2816.00 \\ & \text { CRC } \end{aligned}$ | Kwacha | $3684.00$ <br> MWK | Rufiyaa | 77.00 MVR | Yuan renminbi | 35.00 CNY |
| Cypriot pound | 2.40 CYP | Kyrgyzstani som | $\begin{aligned} & 425.00 \\ & \text { KGS } \end{aligned}$ | Rupiah | $\begin{aligned} & 46000.00 \\ & \text { IDR } \\ & \hline \end{aligned}$ | Zambian kwacha | 107.50 ZMW |

Currency Conversions: If you withdraw yourbalance in a currency otherthan the currency in which the balance on your account is denominated,
you will additionally be charged currency conversion fees.

## 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 Bank Return on Transfer out of PayPal Table below. |
| 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. |
| Commercial Transaction Refunds | Full Refunds | - 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 | - 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. |
| 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 or other currency equivalent (per item) |

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

| Market/Region | Rate |
| :--- | :--- |
| HR \& IS | 3.00 EUR |
| ID | $50,000.00 \mathrm{IDR}$ |
| PH | 250.00 PHP |
| MY | 15.00 MYR |

## 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 |

