Last Updated: 4, November 2026

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.

All euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

International

A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain countries 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's markets and their 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

Luxembourg (LU)

Buying with PayPal

It's free to use PayPal to donate or to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

Online or in-store

Rate
No Fee (when no currency conversion is involved)

Selling with PayPal

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a donation or receive a payment when you “request money” using PayPal, we call that a “commercial transaction”.

For the listings of selling rates, please visit our PayPal Merchant Fees Page.

Buying and Selling Cryptocurrencies

The transaction fees are based on how much cryptocurrency ("crypto") you buy or sell. The exchange rate you'll see before buying or selling crypto will also include an exchange rate margin. There's no fee for holding crypto in your account.

Purchase or sale amount	Fee
1.00 EUR - 4.99 EUR	0.49 EUR
5.00 EUR - 24.99 EUR	0.99 EUR
25.00 EUR - 74.99 EUR	1.99 EUR
75.00 EUR – 200.00 EUR	2.49 EUR
200.01 EUR – 1,000.00 EUR	1.8%
1,000.01 EUR +	1.5%

Receiving and Sending Donations

When you accept the User Agreement or the PayPal Fundraisers Terms and Conditions to send or receive funds (using one of the payment types listed below), we call that a

"donation". Funds sent or received through other products or services (not set out below) are not "donations" eligible for donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	3.40% + fixed fee
QR Code Transactions – 10.01 EUR and above	Commercial Transaction rates apply
QR code Transactions – 10.00 EUR and below	Commercial Transaction rates apply
PayPal Fundraisers (Listed Fundraisers)	Commercial Transaction rates apply
PayPal Fundraisers (Unlisted Fundraisers)	No Fee

Receiving international donations

The applicable fee for receiving domestic donations applies plus the additional percentage-based fee for international donations.

Additional percentage-based fee for international donations

Where sender's market/region is	Fee
EEA	No fee
UK	1.29%
All other markets	1.99%

Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP

Currency	Fee
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All Other Donations	No Fee

Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable additional percentage-based fee for international donations (international fee).

Payment Type	Rate

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending international personal transactions rates)
All Other Donations	No Fee (when no currency conversion is involved)

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 donation or 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
Canada, Europe I, Europe II, Northern Europe, & US	1.99 EUR
Any other market/region	3.99 EUR

Fees charged in different currencies for sending payments: We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from

your sending balance into the currency in which the fee is payable, in which case the fees for "Conversions in all other cases" also apply.

Receiving personal transactions

Rate
No fee (when no currency conversion is involved)

Currency Conversions

For information about how we convert currency, please see the user agreement.

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

Currency Converter Tool

Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate
3.0% above the base 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 debit cards. A currency conversion (and currency conversion fees) may also apply.

Note: For additional listings of transfer rates out of business accounts, please visit our PayPal Merchant Fees Page.

Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Local bank account	Standard	No Fee (when no currency conversion is involved)
	Instant	No Fee (when no currency conversion is involved)
US bank account	Standard	3.00% (when no currency conversion is involved)
Cards	Standard	Fixed Fee based on withdrawal currency • Withdrawal Fee

Withdrawal fees

Based on withdrawal currency:

Currency	Fee
Afghan Afghani	262.50 AFN
Albania lek	276.00 ALL
Algerian dinar	300.00 DZD
Angola kwanza	1233.00 AOA
Argentine peso	8.00 ARS
Armenian dram	1350.00 AMD
Aruban florin	5.00 AWG
Australian dollar	3.50 AUD

Currency	Fee
Azerbaijan manat	4.50 AZN
Bahamian dollar	3.00 BSD
Bahraini dinar	1.00 BHD
Balboa	2.50 PAB
Bangladeshi Taka	220.00 BDT
Barbados dollar	5.00 BBD
Belizean dollar	5.00 BZD
Bermudian dollar	3.00 BMD
Bhutan ngultrum	178.00 BTN
Boliviano	17.00 BOB
Botswana pula	27.00 BWP
Brazilian real	4.50 BRL
Brunei dollar	3.00 BND
Burundi franc	4725.00 BIF
Cabo Verde escudo	249.00 CVE
Canadian dollar	3.00 CAD
Cayman Island dollar	2.00 KYD
CFA franc BEAC	1478.00 XAF

Currency	Fee
CFA france	1350.00 XOF
Chilean peso	1200.00 CLP
Comoro franc	1109.00 KMF
Cordoba oro	85.00 NIO
Columbian peso	8329.00 COP
Congolese franc	4226.00 CDF
Convertible mark	4.00 BAM
Costa Rican colon	1408.00 CRC
Cypriot pound	1.20 CYP
Czech koruna	55.00 CZK

Currency	Fee
Dalasi	128.00 GMD
Danish krone	15.00 DKK
Denar	139.00 MKD
Djibouti franc	444.00 DJF
Dominican peso	133.00 DOP
Dong	57937.00 VND
East Caribbean dollar	7.00 XCD

Currency	Fee
Egyptian pound	40.00 EGP
Eritrean Nakfa	37.50 ERN
Estonian kroon	30.00 EEK
Ethiopian birr	80.00 ETB
Euro	2.00 EUR
Falkland Islands pound	2.00 FKP
Fiji dollar	5.00 FJD
Ghanaian Cedi	15.50 GHS
Gibraltar pound	1.50 GIP
Guarani	16312.00 PYG
Guinea franc	23848.00 GNF
Guyana dollar	522.00 GYD
Haitian Gourde	250.00 HTG
Hong Kong dollar	20.00 HKD
Hryvnia	61.00 UAH
Hungarian forint	500.00 HUF
Iceland krona	170.00 ISK
Indian rupee	100.00 INR

Currency	Fee
Iraqi Dinar	3,625.00 IQD
Israeli new shekel	11.00 ILS
Japanese yen	300.00 JPY
Jamaican dollar	335.00 JMD
Jordanian dinar	2.00 JOD
Kenyan shilling	252.00 KES
Kina	9.00 PGK
Kip	22196.00 LAK
Kuwaiti dinar	2.50 KWD
Kwacha	1842.00 MWK
Kyrgyzstani som	225.00 KGS
Lari	7.00 GEL

Currency	Fee
Latvian lat	1.50 LVL
Lebanese Pound	3800.00 LBP
Leone	24662.00 SLL
Lesotho Loti	40.00 LSL
Liberian Dollar	375.00 LRD

Currency	Fee
Lempira	62.00 HNL
Lilangeni	36.00 SZL
Lithuanian litas	7.00 LTL
Macanese Pataca	20.00 MOP
Malaysian ringgit	8.00 MYR
Malagasy Ariary	9129.00 MGA
Maltese lira	0.90 MTL
Mauritanian ouguiya	90 MRU
Mauritius rupee	92.00 MUR
Mexican peso	30.00 MXN
Moldovan leu	44.00 MDL
Moroccan dirham	24.00 MAD
Mozambican metical	200.00 MZN
Myanmar Kyat	4500.00 MMK
Naira	906.00 NGN
Namibia dollar	36.00 NAD
Nepalese rupee	286.00 NPR
Netherlands Antillean guilder	4.00 ANG

Currency	Fee
New Taiwan dollar	87.50 TWD
New Zealand dollar	4.00 NZD
Norwegian krone	16.00 NOK
Nuevo Sol	8.00 PEN
Omani Rial	1.00 OMR
Pa’anga	6.00 TOP
Pakistani Rupee	450.00 PKR
Philippine peso	100.00 PHP
Polish zloty	8.00 PLN
Qatari rial	9.00 QAR
Quetzal	19.00 GTQ
Rand	20.00 ZAR
Riel	10300.00 KHR
Romanian leu	6.00 RON
Rufiyaa	39.00 MVR
Rupiah	23000.00 IDR

Currency	Fee
Russian ruble	150.00 RUB

Currency	Fee
Rwandan franc	2500.00 RWF
Saint Helena pound	2.00 SHP
Salvadoran Colón	22.50 SVC
São Tomé And Príncipe Dobra	55 STN
Saudi riyal	9.00 SAR
Serbian dinar	265.00 RSD
Seychelles rupee	34.00 SCR
Singapore dollar	4.00 SGD
Slovak koruna	70.00 SKK
Solomon Islands dollar	21.00 SBD
Somali shilling	1449.00 SOS
Somoni	26.00 TJS
Sri Lanka rupee	454.00 LKR
Surinam dollar	19.00 SRD
Swedish krona	18.00 SEK
Swiss franc	3.50 CHF
Tala	7.00 WST
Tanzanian shilling	5760.00 TZS

Currency	Fee
Tenge	943.00 KZT
Thai baht	90.00 THB
Trinidad and Tobago dollar	17.00 TTD
Tugrik	6867.00 MNT
Tunisian dinar	7.50 TND
Turkish lira	35 TRY
Turkmenistani Manat	10.00 TMT
Uganda shilling	9194.00 UGX
UAE dirham	10.00 AED
UK pounds sterling	1.50 GBP
US dollar	2.50 USD
Uzbekistani Som	30,000.00 UZS
Uruguay peso	50.00 UYI/UYU
Vatu	291.00 VUV
Venezuelan bolivar	15,000,000.00 VES
Won	2915.00 KRW
Yemeni rial	626.00 YER
Yuan renminbi	17.00 CNY

Currency	Fee
Zambian kwacha	55.00 ZMW

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
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.	6.00 EUR
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.	12.00 EUR (per item)

Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL
Canadian dollar	2.45 CAD
Czech koruna	50.00 CZK
Danish krone	12.50 DKK
Euro	1.50 EUR
Hong Kong dollar	15.00 HKD
Hungarian forint	400.00 HUF
Israeli new shekel	8.00 ILS
Japanese yen	200.00 JPY
Malaysian ringgit	Not Applicable
Mexican peso	20.00 MXN

Currency	Rate
New Taiwan dollar	70.00 TWD
New Zealand dollar	3.00 NZD
Norwegian krone	15.00 NOK
Philippine peso	100.00 PHP

Currency	Rate
Polish zloty	6.50 PLN
Russian ruble	60.00 RUB
Singapore dollar	3.00 SGD
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP
US dollar	1.95 USD