

PAYPAL USER AGREEMENT

About Your Account

Last updated on 13 January 2025

Welcome to PayPal!

This user agreement is a contract between you and Operadora PayPal de México S. de R.L. de C.V., a Mexican company, governing your use of your PayPal account and the PayPal services. If you are an individual, you must be a resident of Mexico and at least 18 years old to open a PayPal account and use the PayPal services. If you are a legal entity, the legal entity must be organized in, or a resident of Mexico and use the PayPal Services.

By opening and using a PayPal account, you agree to comply with all of the terms and conditions in this user agreement. You also agree to comply with the following additional policies and each of the other agreements on the **Legal Agreements** page that apply to you:

- **Privacy Statement**
- **Paypal Acceptable Use Policy**
- **PayPal Alternative Payment Methods Agreement**

Please read carefully all of the terms and conditions of this user agreement, the terms of these policies and each of the other agreements that apply to you.

We may amend this agreement and any of the policies listed above from time to time. The revised version will be effective at the time we post it, unless otherwise noted. If our changes reduce your rights or increase your responsibilities we will post a notice on the **Policy Updates** page of our website and provide notice to you of at least 30 days. By continuing to use our services after any changes to this user agreement, you agree to abide and be bound by those changes. If you do not agree with any changes to this user agreement, you may close your account. This user agreement will continue to apply to your previous use of our services

About our main business

PayPal is a payment services provider and acts as such by creating, hosting, maintaining and providing our PayPal Services to you via the Internet. Our services allow you to send payments to anyone with a PayPal Account and receive payments.

PayPal is not a remittance business or a money transfer service and the Personal Payments feature may not be used to remit funds to third parties.

Opening an account

We offer two types of PayPal accounts: PayPal personal accounts (or “personal accounts”) and PayPal business accounts (or “business accounts”).

All PayPal accounts let you do things like:

- **Send** and **receive** payments.
- **Buy** things online, using mobile devices or in stores.
- Make payments using your credit card, debit card or other payment methods.
- Accept credit card, debit card, or other payment methods from others.

You are responsible for maintaining adequate security and control of any and all IDs, passwords, personal identification numbers, or any other codes that you use to access your PayPal account and the PayPal services. You must keep your mailing address, email address and other contact information current in your PayPal account profile.

Personal accounts

If you primarily need to make purchases and send payments, a personal account is probably right for you. With a personal account you can do things like:

- Send payments.

- Buy goods and services.

You can also use a personal account to receive payments for the sale of goods and services, but if you plan to use your account primarily to sell things, you should consider a business account. You can change your account from a personal account to a business account should circumstances change.

Business accounts

We recommend business accounts for people and organizations that primarily use PayPal to sell goods or services or accept donations, even if your business is not incorporated. With a business account, you can do things like:

- Use a company or business name as the name on your account.
- Allow employees access to some of the features of your account.
- Sign up for **PayPal products** that meet your business needs.

Business accounts may be subject to fees that differ from the fees applicable to personal accounts.

By opening up a business account or converting a personal account to a business account, you certify to us that you are using it primarily for a business or commercial purpose. You also consent to PayPal obtaining your personal and/or business credit report from a credit reporting agency at account opening and whenever we reasonably believe there may be an increased level of risk associated with your business account.

If you use any PayPal as payments processor for any account (whether a business or consumer account), you acknowledge and agree that PayPal may use automated technologies to assess your website to ensure your compliance with your obligations in this Agreement, including but not limited to, mitigating risk and for other legitimate business purposes. This assessment may entail collecting data from your website to make risk-based decisions and combat malicious or fraudulent activity. By using PayPal services, you consent and authorize PayPal to automatically collect any and all publicly accessible or available data from your website. In doing so, PayPal may need to employ different site crawling techniques to access some or all resources accessible to PayPal customers using your site. Your use of our services constitutes your consent to these techniques and practices. For more information on how we collect data and maintain your privacy, please see our [Privacy Statement](#).

You must only conduct transactions from your account and on your own behalf or in your capacity as a legal representative of a company (in case the user is a legal entity). You must be the beneficial owner and the holder of the Account, and if a legal entity, must be the holder of the Account and inform PayPal, as and when requested, (i) the individuals authorized to represent it (managers and attorneys-in-fact), and (ii) the shareholding chain down to the individual level (the beneficial owner) or, for listed corporations and non-profit legal entities, down to their final controlling shareholders or partners, if any. If the PayPal account is opened in the name of a legal entity, the primary individual controlling the account shall have the authority to delegate, in whole or in part, authority to other individuals to access the PayPal account on the understanding that the legal entity shall remain liable for any of its obligations under this agreement or other agreements with PayPal.

Closing Your PayPal Account

You may close your account and terminate your relationship with us at any time without cost or penalty, but you will remain liable for all obligations related to your account even after the account is closed. When you close your account, we will cancel any scheduled or incomplete transactions and you will forfeit any coupons (for example, Merchant specific promotional balance, PayPal specific promotional balance, redemption codes). If you have funds in your I account, you must provide your bank account information prior to closing your account so we can transfer funds from your account to your linked bank account registered with us.

In certain cases, you may not close your account, including:

- To evade an investigation.
- If you have a pending transaction or an open dispute or claim.
- If your PayPal account has a negative balance.
- If your PayPal account is subject to a hold, limitation or reserve.

Link or Unlink a Payment Method

You can link or unlink a credit card or debit card to your account as a payment method. Please keep your payment method information current (i.e. credit card number and expiration date). If this information changes, we may update it using information and third party sources available to us without any action on your part. If you do not want us to update your card information, you may remove your payment method from your account. If we update your payment method, we will keep any preference setting attached to such payment method. In some instances, PayPal may require you to verify control of your credit card or debit card. In order to do so, PayPal may charge your credit card or debit card with a small transaction and then requires you to verify the charge. This amount will be refunded when you successfully complete the credit card or debit card verification process.

If you use voucher debit card to make your payment, you agree to use them according to the card type. For example, you cannot use a pantry card to purchase alcohol, tobacco or pay for services, and you can only use a restaurant card at establishments that sell prepared foods.

Adding Funds, Withdrawing Funds

If you have a negative balance, you will be required to reimburse PayPal through an alternative method. If you do not do so, PayPal may engage in collection efforts to recover such amounts from you.

In the event that you have funds in your PayPal account, you will not be able to use such funds to buy any product or to make any payment.

Withdrawing Funds

Automatic Withdrawal

You must register and link a bank your account within 30 days after you receive your first payment. Each day, PayPal will automatically start the process to transfer funds from your PayPal account to your linked bank account registered with us. If you have more than one linked bank account, we will deposit your funds in your preferred bank account. You will typically receive the funds within 3 Business Days, unless you have a different settlement withdrawal set forth in your PayPal account or unless you manually start the withdrawal to your bank account.

If your preferred bank account is in Mexico, your funds may only be withdrawn in Mexican Pesos. If your preferred bank account is in the United States, then your funds may only be withdrawn in US Dollars. As long as the daily automatic withdrawal hasn't occur, you can start the manual withdrawal to a registered bank account different that your preferred bank account in the applicable currency in accordance with this paragraph (i.e. your preferred bank account is in Mexico, you receive a payment in US dollars, and you initiate a manual withdrawal to send the funds to a register U.S. bank in US dollars). If we are required to convert your funds, we will charge you a **Currency Conversion Fee**.

Please note that if you do not register and link a bank account within 30 days after receiving your first payment, or if you fail to keep your bank information current and valid, we will disable your capability for receiving payments until you register a bank account.

To protect us and our users from loss, we may delay an automatic withdrawal If we place a **limitation** on your PayPal account, a payment is subject to a hold, or your account or an associated account has a negative balance in any currency while a withdrawal from your PayPal account is pending, once the limitation or hold has been lifted, or the negative balance is fully paid off the retained funds will be withdrawn to your registered bank account.

Instant Disposition

If you have funds in your PayPal account, you may withdraw it by transferring it to your eligible linked bank account or debit account (when applicable) within minutes. In some cases, it could take up to 30 minutes and have a withdrawal limit. Instant Disposition functionality is only available for Mexican bank accounts and in Mexican pesos, therefore an eligible bank account or debit account (when applicable) is one that belongs to a financial institution that is connected to SPEI, or is interoperable with SPEI or belongs to a financial institution that can receive payments via SPEI.

Instant Disposition fees can be found on the **Merchant Services Fees** page. Also, please note that if we are required to convert your funds, we will charge you a **Currency Conversion Fee**.

- To protect us and our users from loss, we may delay a withdrawal in certain situations, including if we need to confirm that you have authorized the withdrawal or if other payments to your PayPal account have been subject to a reversal (for example, as a result of a **chargeback**, bank reversal or **dispute by a buyer**). If we place a **limitation** on your PayPal account, a payment is subject to a hold, or your account or an associated account has a negative balance in any currency while a withdrawal from your PayPal account is pending, you will have to reinitiate the withdrawal once the limitation or hold has been lifted, or the negative balance is fully paid off.
- We may set limits on your withdrawals, and you can view any withdrawal limit by logging into your PayPal account.

Managing Your Funds in Multiple Currencies

How we convert currency

If PayPal converts currency, it will be completed at the transaction exchange rate we set for the relevant currency exchange. The transaction exchange rate is adjusted regularly and includes a **currency conversion fee** applied and retained by us on a base exchange rate to form the rate applicable to your conversion. The base exchange rate is based on rates within the wholesale currency markets on the conversion day or the prior **Business Day**; or, if required by law or regulation,

set at the relevant government reference rate(s).

We add a **currency conversion fee** to the base exchange rate to form the final foreign exchange rate applied to your transaction. In some cases this final foreign exchange rate may be applied immediately and without notice to you.

Where a currency conversion is offered by PayPal to you when you make your transaction, you will be shown the exchange rate (which includes the currency conversion fee) that will be applied to the transaction before you proceed with authorizing the payment transaction. By proceeding with your authorization of the payment transaction you are agreeing to the currency conversion on the basis of the exchange rate shown (which includes the **currency conversion fee**).

Holds or limitations may delay currency conversion of amounts until such holds or limitations are released. This may result in the application of a currency conversion that is different from the transaction exchange rate that would have been applied had no account hold(s) or limitation(s) been in place. Currency conversions in these circumstances may be more favorable or less favorable to you.

Currency conversion choices

When your payment is funded by a debit or credit card and PayPal determines a currency conversion is necessary, you consent to and authorize PayPal to convert the currency in place of your debit or credit card issuer.

You may have the right to have your card issuer perform the currency conversion, if applicable for that card issuer and network. Currency preference selections may be presented to you in various forms, including setting the currency of your card, a choice of which currency is used for the transaction, whether PayPal or your card issuer performs the conversion, or which conversion rate is used for the transaction, and may be made available individually for each card and for each automatic payment agreement. If your card issuer converts the currency, your card issuer will determine the currency conversion rate and what fees they may charge.

Setting the currency on your card

PayPal will apply a currency to your card, according to the information which PayPal has available. We may also enable you to select the currency that PayPal will apply to your card, which may be different to the currency that was set for your card by PayPal. Where you select the currency of your card, PayPal will act on the information which you provide. You therefore consent and authorize any currency conversion and agree to any applicable fees, either through PayPal or by your card issuer, that will derive from the currency PayPal applied to your card.

Taxes and Information Reporting

General information

Our **consumer fees** and **merchant fees** are exclusive of any taxes, charges, or similar assessments of any nature, including, without limitation, value-added, sales, digital services, stamp, transfer, or withholding taxes, assessable by any jurisdiction or governmental authority (collectively "Taxes").

Each of us shall be responsible to pay our own Taxes arising in connection with the performance of our respective obligations from your use of PayPal services.

Paying for PayPal's services

If you are paying for a PayPal service, you agree to pay to PayPal the amount of any legally applicable Taxes imposed on any amount due from you to PayPal.

You agree not to withhold any Taxes on amounts payable by you to PayPal unless you are legally required to do so. If you withhold any Taxes, the amount payable by you to PayPal shall not be decreased by the amount withheld. You agree that PayPal is entitled to receive the full amount that would have been received had there been no withholding of any Taxes. Upon request by PayPal, you will deliver to PayPal in a timely manner any written documentation evidencing your payment of Taxes to the relevant authorities.

Your additional responsibilities and acknowledgments

It is your responsibility to determine what, if any, taxes apply to the payments you make or receive, and it is solely your responsibility to assess, collect, report, and remit the correct taxes to the appropriate authority. PayPal is not responsible for determining whether any taxes apply to your transaction, or for calculating, collecting, reporting, or remitting taxes arising from any transaction.

You acknowledge that PayPal may have a legal obligation to make reports, and will make such reports, to tax authorities regarding transactions that we process on your behalf. Additional information can be found in our **Help Center**.

Information reporting

We may request that you provide PayPal with your tax identification number and/or other tax-related documentation or information. If you do not provide the requested information to PayPal or keep documentation up to date in your PayPal account, you may be subject to account **holds or limitations** and withholding Taxes at the applicable rates on gross payments received. PayPal will remit any such withholding Taxes to the appropriate tax authorities, and you acknowledge PayPal may be prohibited from refunding any amounts to you once these have been sent to the appropriate tax authorities.

If a currency conversion is required on a payment of withholding Taxes, the amount due to the relevant tax authority will be calculated by PayPal in accordance with our **currency conversion** terms when we process the withholding Taxes. To minimize risks relating to exchange rate fluctuations, account holds and limitations, tax withholding, and remittance to the relevant tax authority, you should add or confirm your taxpayer information to PayPal.

Account Statements

You have the right to receive an account statement showing your account activity. You may view your account statement by logging into your account.

Sending Payments and Buying

Buying Something From, Donating to or Returning Something to, a Seller Who Accepts PayPal

How to buy something or make a donation

You can buy something from a seller who accepts PayPal or make a donation, in any currency that the seller accepts and that PayPal supports, using any **payment method** linked to your account. This includes, for example:

- Buying something at an online retailer's website and selecting PayPal as your payment method at checkout.
- Sending a payment to a seller for good or services.
- Using your account to buy something at a seller's physical store.
- Making donations using PayPal.

If the seller you are buying from sells goods or services and that seller does not already have an account, they can claim your payment by opening an account. If they don't open a PayPal account within 30 days, your purchase will be refunded.

In order to manage risk, PayPal may limit the payment methods available for a transaction when you buy something or make a donation. In addition, payment methods may be limited for certain sellers or recipients, including PayPal payments made through certain third-party websites or applications.

When you authorize a payment to a seller who accepts PayPal, some sellers may take up to 30 days to complete the transaction. In these instances, your payment may appear as a pending order in your account. In that case, your authorization of the payment will remain valid until the seller completes the transaction (but no longer than 30 days). If you used a debit or credit card as the payment method, your debit or credit card issuer also may show a pending authorization for a period of time until they release the hold or receive a completed transaction. If your payment requires a currency conversion by us, the transaction exchange rate will be determined and applied as described in the **How we convert currency** section and may be the rate at the time the payment is processed.

Fees

When you buy something from a seller who accepts PayPal or make a donation, you don't pay a fee to PayPal unless you choose the deferred payment option (**Fees page**). If PayPal performs a currency conversion for your purchase or donation, PayPal's transaction exchange rate (including our **currency conversion fee**) will be used.

Your credit card or debit card issuer may also charge you a separate fee for non-Mexican transactions.

Payment review

When PayPal identifies a potentially high-risk transaction, we review the transaction more closely before allowing it to proceed. When this happens, PayPal will place a hold on the transaction and notify the seller to delay shipping of the item. As a buyer, this may delay your receipt of the item you purchased. If we clear the transaction, we will notify the seller and direct them to ship the item. If we don't clear the transaction, we will cancel it and return the funds to you, unless

we are legally required to take other action.

Automatic payments

You can agree with a seller who accepts PayPal to use PayPal as the payment method for future purchases with that seller. This agreement is between you and the seller and allows the seller to take funds from your account with your authorization on a one-time, regular or sporadic basis. Examples of automatic payments that can be arranged by you either with a seller or with PayPal include those that PayPal calls a "billing agreement," "subscription," "recurring payment," "reference transaction," "preauthorized debit or PAD," "preauthorized transfer" or "preapproved payment."

You may cancel an automatic payment up to **3 Business Days** before the date of the next scheduled payment from your account settings or by contacting us through the **PayPal Help Center**. Once an automatic payment is canceled, all future automatic payments under your agreement with that seller will be stopped. If you cancel an automatic payment, you may still owe the seller a payment for the purchase or have additional obligations to the seller for any goods or services that you receive but have not paid for.

If you have given advance authorization, either to a seller or to PayPal, that permits a seller to take or receive payments from your account on a regularly recurring basis (for example, every month or otherwise on a routine billing cycle), and if such payments will vary in amount, you have the right to advance notice of the amount and date of the transfer from the seller at least 10 days before the transfer is made. If the seller provides the option, you may choose to receive this advance notice only when the amount of your automatic payment will fall outside a range established between you and the seller.

If you have authorized an automatic payment and PayPal performs **currency conversion** for an automatic payment transaction, PayPal will use the transaction exchange rate (including PayPal's **currency conversion fee**) in effect at the time the automatic payment transaction is processed.

Refunds

When you buy something from a seller online using PayPal and the transaction is ultimately refunded, the payment will typically be refunded to the original payment method you used for the transaction if you used a credit card, debit card or if this is not possible, it will be treated as a **Received Payment** in terms of this agreement.

If PayPal performed a currency conversion for your transaction and a refund is issued:

- Within 1 day of the date of the original payment, the transaction exchange rate used at the time of the original payment will apply.
- Beyond 1 day of the date of the original payment, PayPal's transaction exchange rate on the date of the refund will apply.

Payments will be refunded in the currency you paid; or if we are unable to refund in the currency you paid, in your primary holding currency, or if we are unable to refund in your primary holding currency, then in Mexican Pesos.

Payment Method Used for My Transaction

Selecting a preferred payment method

You can choose any of the payment methods in your account as your preferred payment method. You can select a preferred payment method in your account preferences or in the PayPal app. There may be times when your preferred payment method cannot be used, for example, if you select a credit card that is expired.

You can set separate preferred payment methods for online transactions, in-store transactions and automatic payments with a seller.

If you have chosen a preferred payment method, it will be shown as the primary method of payment.

The availability of certain payment methods may be limited based on that particular seller or the third party website you are using to complete the transaction.

If you have not selected a preferred payment method, or your preferred payment method is unavailable, we will show you available payment methods, including the payment method you used most often or most recently, at the time of transaction. You can also click on the "Manage" link to see all of your available payment methods, or add a new one, and select a payment method during the transaction.

Backup payment method

Certain one-time online transactions may require that a backup funding method be used in the event that your selected or preferred payment method is unavailable. In those instances, the backup funding method may be displayed to you on your transaction review page, before you complete the transaction. Note that this only applies for one-time, online transactions, and not for in-store or automatic payments. If PayPal determines currency conversion is necessary for a transaction that also requires a backup payment method, you may not be able to separately choose whether PayPal or your card issuer performs the currency conversion on your backup payment method.

Automatic payments

Some sellers allow you to store PayPal as the way to pay when making purchases on their site, so you can check out faster. Often, this entails creating an agreement with the seller that permits them to request that we charge your account each time you make a purchase.

You can select a payment method for future purchases with a particular seller either at the time of creating the agreement or in your account settings on **paypal.mx**. For example, you can instruct your monthly movie subscription service to always charge your credit card for the monthly cost.

If your chosen payment method is unavailable (e.g. credit card expired), a particular agreement with a seller does not provide for the ability to specify a payment method, or if you have not designated a payment method for future transactions with a seller, the payment method used will be in the following order, if applicable: 1. debit card; 2. credit card; and 3. E-check.

You can cancel any agreement in your account settings on **paypal.mx**.

E-check

E-check is a payment method where you use your bank account as your payment method, and the payment is not received by the recipient until the transaction is processed from the bank. This process usually takes 3-5 **Business Days**, but this amount of time will increase if the payment is sent from a bank account located outside of Mexico.

PayPal's Buyer Protection Program

When you buy something from a seller who accepts PayPal, you may be eligible for a refund under **PayPal's Buyer Protection program**. When applicable, **PayPal's Buyer Protection** program entitles you to reimbursement for the full purchase price of the item plus the original shipping costs you paid, if any. PayPal determines, in its sole discretion, whether your claim is eligible for the PayPal's Buyer Protection program. PayPal's original determination is considered final, but you may be able to file an appeal of the decision with PayPal if you have new or compelling information not available at the time of the original determination or you believe there was an error in the decision-making process.

The program terms and conditions are set out in **PayPal's Buyer Protection** program page and form part of this user agreement.

Selling and Accepting Payments

Accepting Payments From Buyers for Goods and Services

Receiving personal payments

If you use your account to receive payments for the sale of goods or services or receive donations, you must pay any applicable fees for receiving the funds.

By integrating into your online checkout/platform any functionality intended to enable a payer without an account to send a payment to your PayPal account, you agree to all further terms of use of that functionality which PayPal will make available to you on any page on the PayPal (including any page for developers and our **Legal Agreements** page) or online platform. Such further terms include the **PayPal Alternative Payment Methods** Agreement.

No surcharges

You agree that you will not impose a surcharge or any other fee for accepting PayPal as a payment method. You may charge a handling fee in connection with the sale of goods or services as long as the handling fee does not operate as a surcharge and is not higher than the handling fee you charge for non-PayPal transactions.

Presentation of PayPal

You must treat PayPal payment methods or marks at least on par with any other payment methods offered at your points of sale, wherever PayPal's branded services are integrated including your websites or mobile applications. This includes at least equal or better: logo placement, position within any point of sale, and treatment in terms of payment flow, terms, conditions, restrictions, and fees, in each case as compared to other marks and payment methods at your points

of sale. Further, you must not present any payment method or mark upstream (or at an earlier point in the checkout experience) from the presentment of any of PayPal's services or marks.

In representations to your customers or in public communications, you must not mischaracterize any PayPal service as a payment method or exhibit a preference for other payment methods over any PayPal service. Within all of your points of sale, you agree not to try to dissuade or inhibit your customers from using PayPal or encourage the customer to use an alternate payment method. If you enable your customers to pay you with PayPal, whenever you display or exhibit the payment methods that you accept (either within any point of sale or in your marketing materials, advertising and other customer communications) you agree to display the PayPal services payment marks at least as prominently, and in at least as positive a manner, as you do for all other payment methods.

Your refund policy and privacy policy

You must publish a refunds and return policy, as well as a privacy policy, where required by law.

Payment review

PayPal reviews certain potentially high-risk transactions. If PayPal determines, in its sole discretion, that a transaction is high-risk, we place a hold on the payment and provide notice to you to delay shipping of the item. PayPal will conduct a review and either complete or cancel the payment. If the payment is completed, PayPal will provide notice to you to ship the item. Otherwise, PayPal will cancel the payment and the funds will be returned to the buyer, unless we are legally required to take other action. All payments that complete this payment review will be eligible for PayPal's Seller Protection program if they meet PayPal's Seller Protection program requirements. We will notify you by email and/or through your account.

In-store payments

If you accept PayPal payments at your physical store, you must communicate the total amount of the transaction to the customer before it takes place. You may charge your customer's account only for transactions that they have authorized. You must also provide customers with a physical receipt if they request one. You agree that any transaction that you make shall have an accurate and true description of the goods and services being purchased.

Marketplace sellers

If you're a seller on a marketplace or through a third-party application where PayPal is offered, you must comply with any rules that apply to the marketplace's or the third party application's buyer protection program for sales you make through that forum. Any such protections may require you to take certain actions and may impact how claims are processed.

Card not present transactions

Whenever a buyer uses a debit or credit card as the payment method for a transaction using their account to buy something from you as a seller, the transaction will be processed as a "card not present" transaction, even if the buyer is at your store location.

Accepting preauthorized payments

As a seller, you can accept payments from a buyer's account through preauthorized payments either on a one-time, regular or sporadic basis. This type of transaction is sometimes called a "billing agreement," "subscription," "recurring payment," "reference transaction," "pre-approved payment " or "automatic payment."

If you receive preauthorized payments from buyers:	
You must:	You must not:

Get each buyer's prior authorization for the amount, frequency, and duration of any such payment.	Restart future payments without the buyer's written authorization, if a buyer has stopped or canceled a preauthorized payment.
Provide a simple and easily accessible online cancellation procedure, if buyers sign up for preauthorized payments online.	
Provide buyers the ability to stop any such payment up to 3 Business Days before the date scheduled for payment.	
Notify the buyer at least 10 days in advance of the amount and date of each preauthorized payment if the preauthorized payment will vary from the preauthorized amount or (at the buyer's option) any payment that is in an amount that falls outside of the pre-determined range.	

Transaction Fees for Online and In-Store Payments

Standard transactions fees

Your PayPal transaction fees depend on the buyer's country/region and whether you are a registered charity. Your registered charity status must be documented with us to receive the rates applicable to charitable organizations. The fees you pay when selling goods or services or receiving donations, where the buyer pays using their account or using another authorized wallet, can be found on the **Merchant Services Fees page and Charitable Organizations Fees**. Please note that:

- We may adjust the fees applicable to future transactions that you process using PayPal. We will provide you at least 30 days' advance notice of any fee increase or the introduction of a new type of fee.
- If you accept payments using a PayPal product the fees applicable to those products will apply to your transactions.

Micropayments Fees

You may qualify to receive micropayments pricing for the sale of goods and services through your account. In order to qualify, you must have an account that is in good standing (for example, no limitations or negative PayPal balance), and you must submit an application and have it approved by us.

If your account is approved to accept micropayments, then the fees found on the **Micropayment Fees table** will apply to all transactions for the sale of goods or services processed through your account, instead of **Merchant Services Fees**. If you have multiple accounts, you must route your micropayments transactions through the appropriate account. Once a transaction is processed, PayPal will not re-route the transaction through a different account.

If a buyer opens a dispute, PayPal may reverse the transaction, and remove the funds from your account without requiring the buyer to escalate the dispute to a claim.

Your responsibility to notify PayPal of pricing or fee errors

Once you have access to any account statement(s) or other account activity information made available to you by PayPal with respect to your business account(s), you will have sixty (60) days to notify PayPal in writing of any errors or discrepancies with respect to the pricing or other fees applied by PayPal. If you do not notify PayPal within such timeframe, you accept such information as accurate, and PayPal shall have no obligation to make any corrections, unless otherwise required by applicable law. For the purposes of this provision, such pricing or fee errors or discrepancies are different than unauthorized transactions and other electronic transfer errors which are each subject to different notification timeframes as set forth in this user agreement.

Refunds, Reversals and Chargebacks

General information

If you receive a payment for selling goods or services that is later refunded or invalidated for any reason, you are responsible for the full amount of the payment sent to you plus any fees (including any applicable **chargeback fee** described below). Whenever a transaction is refunded or otherwise reversed, PayPal will refund or reverse the transaction from your account in the same currency as the original transaction. If the funds in your account for a particular currency is insufficient

to cover the amount of a refund or reversal, PayPal will perform a currency conversion in order to refund or reverse the transaction. PayPal's transaction exchange rate (including our **currency conversion fee**) at the time the refund or reversal is processed will be used.

If you refund a payment for good or services, we'll retain the fees you paid as set out on our **Fees page**.

Payments that are invalidated and reversed

Payments to you may be invalidated and reversed by PayPal if:

- You lose a PayPal Buyer Protection claim submitted to us by a buyer.
- You fail to respond or provide accurate and complete information in response to PayPal's inquiries related to a buyer's claims or chargebacks for a particular transaction within the timeframe communicated to you by PayPal.
- Your buyer pursues a chargeback related to a card-funded transaction and the transaction is not eligible for **PayPal Seller Protection**. The card issuer, not PayPal, determines whether a buyer is successful when they pursue a chargeback related to a card-funded transaction.
- You do not fulfill the transaction as promised or you cannot provide **proof of shipment or proof of delivery** when required.
- Our investigation of a bank reversal made by a buyer or the buyer's bank finds that the transaction was fraudulent.
- PayPal sent the payment to you in error.
- The payment was unauthorized.
- You received the payment for activities that violated this user agreement or any other agreement between you and PayPal.

When you receive a payment, you are liable to PayPal for the full amount of the payment sent to you plus any fees if the payment is later invalidated for any reason. If the buyer paid in another currency, the full amount of the payment sent to you may be calculated in that currency, using PayPal's transaction exchange rate (including our **currency conversion fee**) at the time the refund or reversal is processed. If your PayPal balance is insufficient to cover your liability for the payment amount plus the fees, then this will result in a negative PayPal balance. Any negative PayPal balance represents an amount that you owe to us, and, in this situation, you must immediately add funds to your PayPal balance to eliminate it. If you do not do so, PayPal may:

- engage in collection efforts to recover such amounts from you;
 - take any and all action as outlined under **Amounts owed to PayPal**; or
 - place a limitation or take other action on your account as outlined under **Restricted Activities, Holds & Other Actions We May Take**.
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Chargeback fees

If you receive a debit or credit card-funded payment through your account and the buyer pursues a chargeback for the transaction with their card issuer, then PayPal will not assess you with a chargeback fee if the transaction is eligible for **PayPal Seller Protection**. However, if the transaction is ineligible for PayPal's Seller Protection, PayPal will assess you with a **chargeback fee** (for facilitating the chargeback process) regardless of whether the buyer is successful in pursuing the chargeback with the card issuer.

The applicable chargeback fee will be deducted from your account. The chargeback fee is applied as specified in the **Chargeback fee table** and will be charged in the currency which you selected for the original transaction listing. If the transaction was in a currency not listed in the **Chargeback fee table** the fee charged will be in your primary holding currency.

Reversals

If you receive a payment in your account, you owe us the full amount of the payment and our losses arising from processing the payment (including any **Chargeback fee**). This can include our liability (including any fees, charges and penalties) towards any third party (including the payer and the payer's funding source provider)

Impact of various Buyer Protection processes on sellers

You should read and understand **PayPal's Buyer Protection** program and if you sell goods and services to buyers with PayPal accounts in countries other than your own, you should also be familiar with the Buyer Protection available to buyers in each of those countries. Buyers' rights under these programs may impact you as a seller. You can find this information for PayPal's programs on the **Legal Agreements** page by selecting your buyer's location at the top of the page and referring to the applicable user agreement for that geography.

If you lose a claim under PayPal's Buyer Protection program in any country:

- You must forfeit the full purchase price of the item plus the original shipping cost. This applies when you are the primary seller or a secondary seller of goods or services. For example, event ticketing agents, or online travel agents will forfeit the full purchase amount paid by the buyer. In some cases you may not receive the item back.
- The Purchase Protection claim will only be considered fully resolved if:
 - the refund to a buyer is processed through PayPal or Venmo, as applicable, or
 - you provide evidence acceptable to PayPal, in its sole discretion, that the buyer agreed to the alternative resolution provided.

- You will not receive a refund of the PayPal fees that you paid in connection with the sale.
- If the claim was that the item received was Significantly Not as Described, you may not receive the item back, or you may be required to accept the item back and pay for the return shipping costs.
- If the claim was that the item received was “Significantly Not as Described” and related to an item you sold that is counterfeit, you will be required to provide a full refund to the buyer and you may not receive the item back.

PayPal's Seller Protection Program

What's eligible

If you sell a good or service to a buyer, you may be eligible under **PayPal's Seller Protection** program. When it applies, **PayPal's Seller Protection** program entitles you to retain the full purchase amount. PayPal determines, in its sole discretion, whether your claim is eligible for PayPal's Seller Protection program. There is no limit on the number of payments eligible for **PayPal's Seller Protection**. By accessing the transaction details page in your account you see transactions that may be eligible for protection under this program.

The program terms and conditions are set out in **PayPal's Seller Protection** program page and form part of this user agreement.

Restricted Activities, Holds & Other Actions We May Take

Restricted Activities

In connection with your use of our websites, your account, the PayPal services, or in the course of your interactions with PayPal, other PayPal customers, or third parties, you must not:

- Breach this user agreement, the PayPal **Acceptable Use Policy**, or any **other agreement** between you and PayPal.
- Violate any law, statute, ordinance, or regulation (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination or false advertising);
- Infringe PayPal's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
- Sell counterfeit goods;
- Act in a manner that is defamatory, trade libelous, threatening or harassing;
- Provide false, inaccurate or misleading information;
- Send or receive what we reasonably believe to be potentially fraudulent funds; or engage in potentially fraudulent or suspicious activity and/or transactions;
- Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
- Attempt to double dip during the course of a dispute by receiving or attempting to receive funds from both PayPal and the seller, bank or card issuer for the same transaction;
- Control an account that is linked to another account that has engaged in any of these restricted activities;
- Conduct your business or use the PayPal services in a manner that results in or may result in
 - complaints;
 - requests by buyers (either filed with us or card issuers) to invalidate payments made to you; or;
 - fees, fines, penalties or other liability or losses to PayPal, other PayPal customers, third parties or you.
- Use your account or the PayPal services in a manner that PayPal, Visa, MasterCard, American Express, Discover or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules.
- Allow your account to have a negative balance.
- Provide yourself a cash advance from your credit card (or help others to do so).
- Access the PayPal services from a country that is not included on PayPal's **permitted countries list**;
- Take any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or the PayPal services; facilitate any viruses, trojan horses, malware, worms or other computer programming routines that attempts to or may damage, disrupt, corrupt, misuse, detrimentally interfere with, surreptitiously intercept or expropriate, or gain unauthorized access to any system, data, information or PayPal services; use an anonymizing proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our websites without our prior written permission; or use any device, software or routine to bypass

our robot exclusion headers; or interfere or disrupt or attempt to interfere with or disrupt our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, any of the PayPal services or other users' use of any of the PayPal services.

- Take any action that may cause us to lose any of the services from our Internet service providers, payment processors, or other suppliers or service providers.
- Use the PayPal services to test credit card behaviors.
- Circumvent any PayPal policy or determinations about your account such as temporary or indefinite suspensions or other account holds, limitations or restrictions, including, but not limited to, engaging in the following actions: attempting to open new or additional account(s) when an account has a negative PayPal balance or has been restricted, suspended or otherwise limited; opening new or additional accounts using information that is not your own (e.g. name, address, email address, etc.); or using someone else's PayPal account;
- Harass and/or threaten our employees, agents, or other users;
- Have a credit score from a credit reporting agency that indicates a high level of risk associated with your use of the PayPal Services.
- Abuse of our online dispute resolution process and/or PayPal's Buyer Protection program and/or PayPal's Seller Protection program.

Actions We May Take if You Engage in Any Restricted Activities

If we believe that you've engaged in any of these activities, we may take a number of actions to protect PayPal, its customers and others at any time in our sole discretion. The actions we may take include, but are not limited to, the following:

- Terminate this user agreement, limit your account, and/or close or suspend your account, immediately and without penalty to us;
- Refuse to provide the PayPal services to you in the future;
- Limit your access to our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, your PayPal account or any of the PayPal services, including limiting your ability to pay or send payments with any of the payment methods linked to your PayPal account, restricting your ability to send payments or make withdrawals;
- Hold your PayPal balance for up to 180 days if reasonably needed to protect against the risk of liability or if you have violated our **Acceptable Use Policy**. The hold may remain in place longer than 180 days according to **Court Orders, Regulatory Requirements or Other Legal Process**;
- Suspend your eligibility for PayPal's Buyer Protection program and/or PayPal's Seller Protection program;
- Contact buyers who have purchased goods or services from you using PayPal, your bank or credit card issuer, other impacted third parties or law enforcement about your actions;
- Update inaccurate information you provided us;
- Take legal action against you;
- If you've violated our **Acceptable Use Policy**, then you're also responsible for damages to PayPal caused by your violation of this policy; or
- If you are a seller and receive funds for transactions that violate the Acceptable Use Policy and said violation is associated with fraud or the sale of goods that are counterfeit or otherwise infringe on intellectual property rights, then in addition to being subject to the above actions you will be liable to PayPal for the amount of PayPal's damages caused by said violation. You acknowledge and agree that \$2,500.00 U.S. dollars (or equivalent) per violation is presently a reasonable minimum estimate of PayPal's actual damages - including, but not limited to, internal administrative costs incurred by PayPal to monitor and track violations, damage to PayPal's brand and reputation and penalties imposed upon PayPal by its business partners resulting from said violation associated with fraud or the sale of goods that are counterfeit or otherwise infringe on intellectual property rights - considering all currently existing circumstances, including the relationship of the sum to the range of harm to PayPal that reasonably could be anticipated because, due to the nature of the violation, actual damages would be impractical or extremely difficult to calculate. PayPal may deduct such damages directly from any existing PayPal balance in any account you control.

If we close your account or terminate your use of the PayPal services for any reason, we'll provide you with notice of our actions and make any unrestricted funds held in your account available for withdrawal.

You are responsible for all reversals, chargebacks, claims, fees, fines, penalties and other liability incurred by PayPal, any PayPal customer, or a third party caused by or arising out of your breach of this agreement, and/or your use of the PayPal services.

Holds, Limitations and Reserves

What are holds, limitations and reserves

Under certain circumstances, in order to protect PayPal and the security and integrity of the network of buyers and sellers that use the PayPal services, PayPal may take account-level or transaction-level actions. Unless otherwise noted, if we take any of the actions described here, we'll provide you with notice of our actions, but we retain the sole discretion to take these actions. To request information in connection with an account limitation, hold or reserve, you should visit the **Resolution Center** or follow the instructions in our email notice with respect to the limitation, hold or reserve.

Our decision about holds, limitations and reserves may be based on confidential criteria that are essential to our management of risk and the protection of PayPal, our customers and/or service providers. We may use proprietary fraud and risk modeling when assessing the risk associated with your account. In addition, we may be restricted by regulation or a governmental authority from disclosing certain information to you about such decisions. We have no obligation to disclose the details of our risk management or security procedures to you.

In order to facilitate PayPal's actions described above and allow us to assess the level of risk associated with your account, you agree to cooperate with PayPal's reasonable requests for financial statements and other documentation or information in a timely fashion.

Holds

A hold is an action that PayPal may take under certain circumstances either at the transaction level or the account level. When PayPal places a temporary hold on a payment, the funds are not available to either the sender or the recipient. PayPal reviews many factors before placing a hold on a payment, including: account tenure, transaction activity, business type, past customer disputes, and overall customer satisfaction. Some common situations where PayPal will hold payments include:

- New sellers or sellers who have limited selling activity.
- Payments for higher-risk categories like electronics or tickets.
- Sellers who have performance issues, or a high rate of buyer dissatisfaction or disputes.

Holds based on PayPal's risk decisions

We may place a hold on payments sent to your account if, in our sole discretion, we believe that there may be a high level of risk associated with you, your account, or your transactions or that placing such a hold is necessary to comply with regulatory requirements. We make decisions about whether to place a payment hold based on a number of factors, including information available to us from both internal sources and third parties. When we place a hold on a payment, the funds will appear in your account with an indication that they are unavailable or pending. We'll notify you, either through your account or directly by phone or email, whenever we place a hold.

Risk-based holds generally remain in place for up to 30 days from the date the payment was received into your account. We may release the hold earlier under certain circumstances (for example, if you've uploaded shipment tracking information related to the transaction), but any earlier release is at our sole discretion. The hold may last longer than 30 days if the payment is challenged as a payment that should be invalidated and reversed based on a disputed transaction as discussed in the following paragraph below. In this case, we'll hold the payment in your account until the matter is resolved (but no longer than 180 days).

Holds related to Marketplace transactions

If you're a seller on a marketplace or through a third-party application where PayPal is offered, a hold may be placed on a payment sent to you at the instruction of the applicable marketplace or third-party. This is done once you have granted us permission to have your funds held and will be in accordance with your agreement with the third-party. These holds will appear in your account. If you have questions about why the applicable marketplace or third party instructed PayPal to put these holds in place, you will need to contact the marketplace or third-party directly.

Holds based on disputed transactions

If a payment sent to you as a seller is challenged as a payment that should be invalidated and reversed, we may place a temporary hold on the funds in your account to cover the amount that could be reversed. Any of the situations described under **Refunds, Reversals and Chargebacks** are situations that could result in us placing a hold on a payment. If we determine the transaction should not be reversed, we'll lift the temporary hold. If we determine the transaction should be reversed, we'll remove the funds from your account.

Account Limitations

Limitations prevent you from completing certain actions with your account, such as withdrawing, sending payments or receiving funds. These limitations are implemented to help protect PayPal, buyers and sellers when we notice **restricted activities**, an increased financial risk, or activity that appears to us as unusual or suspicious. Limitations also help us collect information necessary for keeping your PayPal account open.

There are several reasons why your PayPal account could be limited, including:

- If we suspect someone could be using your account without your knowledge, we'll limit it for your protection and look into the fraudulent activity.
- If your debit or credit card issuer alerts us that someone has used your card without your permission. Similarly, if your bank lets us know that there have been unauthorized transfers between your PayPal account and your bank account.
- In order to comply with applicable law.
- If we reasonably believe you have breached this agreement or violated the **Acceptable Use Policy**.
- Seller performance indicating your account is high risk. Examples include: indications of poor selling performance because you've received an unusually high number of claims and chargebacks selling an entirely new or high cost product, or if your typical sales volume increases rapidly.

You will need to resolve any issues with your account before a limitation can be removed. Normally, this is done after you provide us with the information we request. However, if we reasonably believe a risk still exists after you have provided us that information, we may take action to protect PayPal, our users, a third party, or you from reversals, fees, fines, penalties, legal and/or regulatory risks and any other liability.

Reserves

We may place a reserve on your account if we believe there may be a high level of risk associated with you, your account, your business model, or your transactions. When we place a reserve on your account, it means that all or some portion of the funds in your account is reserved as unavailable for withdrawal in order to protect against the risk of transactions made by you being reversed or invalidated or any other risk related to your account or use of the PayPal services. We make decisions about whether to place a reserve based on a number of factors, including information available to us from both internal sources and from third parties.

- PayPal considers a list of non-exclusive factors and whether and how these factors have changed over time, including:
- How long you have been in business.
- Whether your industry has a higher likelihood of chargebacks.
- Your payment processing history with PayPal and other providers.
- Your business and/or personal credit history.
- Your delivery time frames.
- Whether you have higher than average number of returns, chargebacks, claims or disputes.

There are two types of reserves that may be placed on your account, and one or both may be applied at the same time:

- **A Rolling reserve** is a reserve where a percentage of each transaction you receive each day is held and then released later on a scheduled basis. For example, your reserve could be set at 10% and held for a 90-day rolling period – meaning 10% of the funds you receive on day 1 is held and then released on day 91, 10% of the funds you receive on day 2 is held until day 92, etc. Rolling reserves are the most common type of reserve.
- **A Minimum reserve** is a specific minimum amount that you're required to keep available in your balance of your business account at all times. The minimum reserve is either taken as an upfront amount deposited all at once (also known as an Upfront reserve) or is established on a rolling basis from percentages of sales until the minimum reserve is achieved, much like a rolling reserve.

If we place a reserve on funds in your account, the funds will be shown as “pending and we'll notify you of the terms of the reserve.

If we change the terms of the reserve due to a change in our risk assessment, we'll notify you of the new terms.

Court Orders, Regulatory Requirements or Other Legal Process

If we are notified of a court order or other legal process (including garnishment or any equivalent process) affecting you, or if we otherwise believe we are required to do so in order to comply with applicable law or regulatory requirements, we may be required to take certain actions, including holding payments to/from your account, placing a reserve or limitation on your account, or releasing your funds. We will decide, in our sole discretion, which action is required of us. Unless the court order, applicable law, regulatory requirement or other legal process requires otherwise, we will notify you of these actions. We do not have an obligation to contest or appeal any court order or legal process involving you or your account. When we implement a hold, reserve or limitation as a result of a court order, applicable law, regulatory requirement or other legal process, the hold, reserve or limitation may remain in place longer than 180 days.

Liability for Unauthorized Transactions

Protection from Unauthorized Transactions

To protect yourself from unauthorized activity in your account, you should regularly log into your account and review your account statement. PayPal will notify you of each transaction by sending an email to your primary email address on file. You should review these transaction notifications to ensure that each transaction was authorized and accurately completed.

PayPal will protect you from unauthorized activity in your account. When this protection applies, PayPal will cover you for the full amount of the unauthorized activity as long as you cooperate with us and follow the procedures described below.

What is an Unauthorized Transaction

An “Unauthorized Transaction” occurs when a payment is sent from your account that you did not authorize and that did not benefit you. For example, if someone steals your password, uses the password to access your account, and sends a payment from your account, an Unauthorized Transaction has occurred.

What is not considered an Unauthorized Transaction

The following are NOT considered Unauthorized Transactions:

If you give someone access to your account (by giving them your login information) and they use your account without your knowledge or permission. You are responsible for transactions made in this situation.

Invalidation and reversal of a payment as a result of the actions described under **Refunds, Reversals and Chargebacks**.

Reporting an Unauthorized Transaction

If you believe your PayPal login information has been lost or stolen, please contact **PayPal customer service** immediately.

Tell us AT ONCE if you believe that transaction or withdrawal has been made without your permission using your login information or by other means. You could lose all the funds in your account. If you tell us within 60 days after we provide you your account statement showing transactions or withdrawals you did not make, you will be eligible for 100% protection for Unauthorized Transactions. If something unforeseen kept you from telling us before 60 days expires, we may extend the eligible time period.

Error Resolution

What is an Error

An “Error” means the following:

- When funds are either incorrectly taken from your account or incorrectly placed into your account, or when a transaction is incorrectly recorded in your account.
 - You send a payment and the incorrect amount is debited from your account.
 - An incorrect amount is credited to your account.
 - A transaction is missing from or not properly identified in your account statement.
 - We make a computational or mathematical error related to your account.
-

What is not considered an Error

The following are NOT considered Errors:

- If you give someone access to your account (by giving them your login information) and they use your account without your knowledge or permission. You are responsible for transactions made in this situation.
 - Invalidation and reversal of a payment as a result of the actions described under **Refunds, Reversals and Chargebacks**.
-

In case of Errors or questions about your transactions and withdrawals

You can contact us at our Resolution Center; or:

- Write to us at Attn: Error Resolution Department, Mariano Escobedo 476, Piso 14, Colonia Anzures, Alcaldía Miguel Hidalgo, Ciudad de México, Mexico 11590;
- Call PayPal Customer Service at 01-800-925-0308; or
- **Use this form** to file a report through the **PayPal Resolution Center**

Notify us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 Business Days. We will determine whether an error occurred within 10 **Business Days** after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 **Business Days** for the amount you think is in error, so that you will have

the use of the funds during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 **Business Days**, we may not credit your account.

For errors involving new PayPal accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 **Business Days** to credit your account for the amount you think is in error.

We will tell you the results within 3 **Business Days** after completing our investigation. If we decide that there was no error, we will send you a written explanation and debit your account in the amount of any previous temporary credit. You may ask for copies of the documents that we used in our investigation. If we determine that there was an error, we will ensure the full amount is credited to your account.

Processing Errors

We will rectify any processing error that we discover. If the error results in:

- You receive less than the correct amount to which you were entitled, then we will credit your account for the difference between what you should have received and what you actually received.
- You receive more than the correct amount to which you were entitled, then we will debit your account for the difference between what you actually received and what you should have received.
- Our not completing a transaction on time or in the correct amount, then we will be responsible to you for your losses or damages directly caused by this failure, unless:
 - through no fault of ours, you did not have enough available funds to complete the transaction;
 - our system was not working properly and you knew about the breakdown when you started the transaction; or
 - the error was due to extraordinary circumstances outside our control (such as fire, flood or loss of Internet connection), despite our reasonable precautions.

Processing errors are not:

- Delays that result from PayPal applying **holds, limitations or reserves**.
- Delays based on a **payment review**.
- Delays described under **How to buy something** related to the time it may take for a purchase transaction to be completed in some situations.
- Your errors in making a transaction (for example, mistyping an amount of funds that you are sending).

Other Legal Terms

Communications Between You and Us

You agree that PayPal and its affiliates may contact you by email for marketing purposes. You may opt-out of receiving marketing communications when you open an account, by changing your account preferences on or by clicking on the unsubscribe link in any PayPal email or receipt you receive from us. Please allow up to 10 Business Days for the opt-out to take effect. We will provide factual information about your account or the PayPal Services, even if you have opted-out of receiving marketing communications.

If you provide us your mobile phone number, you agree that PayPal and its affiliates may contact you at that number using autodialed or prerecorded message calls or text messages to: (i) service your PayPal branded accounts, (ii) investigate or prevent fraud, or (iii) collect a debt. We will not use autodialed or prerecorded message calls or texts to contact you for marketing purposes unless we receive your prior express written consent. We may share your mobile phone number with service providers with whom we contract to assist us with the activities listed above, but we will not share your mobile phone number with third parties for their own purposes without your consent. You do not have to agree to receive autodialed or prerecorded message calls or texts to your mobile phone number in order to use and enjoy the products and services offered by PayPal. You can decline to receive autodialed or prerecorded message calls or texts to your mobile phone number by updating your preferences in your account settings at www.paypal.com/mx, by contacting **customer support**, or by replying STOP to a message. Opting out may affect your use of the services and ability to receive transactional notifications. The frequency of messages may vary, and standard telephone minute and text charges may apply. Neither we nor your phone carriers are liable for delayed or undelivered messages.

PayPal may communicate with you about your account and the PayPal services electronically. You will be considered to have received a communication from us, if it's delivered electronically, 24 hours after the time we post it to our website or email it to you. You will be considered to have received a communication from us, if it's delivered by mail, 3 **Business Days** after we send it.

Unless you're communicating with us about a matter where we've specified another notice address (for example, our **Liability for Unauthorized Transactions and Other Errors** process), written notices to PayPal must be sent by mail to: Operadora PayPal de México, S. de R.L. de C.V., Attention: Legal Department, Avenida Mariano Escobedo 476, Piso 14, Col. Anzures, Alcadia Miguel Hidalgo, México City, México, C.P. 11590.

You understand and agree that, to the extent permitted by law, PayPal may, without further notice or warning, monitor or record telephone conversations you or anyone acting on your behalf has with PayPal or its agents for quality control and training purposes or for our own protection. You acknowledge and understand that while your communications with PayPal may be overheard, monitored, or recorded not all telephone lines or calls may be recorded by PayPal, and PayPal does not guarantee that recordings of any particular telephone calls will be retained or retrievable.

PayPal's Rights

PayPal suspension and termination rights

PayPal, in its sole discretion, reserves the right to suspend or terminate this user agreement, access to or use of its websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or some or all of the PayPal services for any reason and at any time upon notice to you and, upon termination of this user agreement, the payment to you of any unrestricted funds held in your account.

Security interest

As security for the performance of your obligations under this user agreement, you grant to PayPal a lien on, and security interest in and to, your PayPal balance in the possession of PayPal.

Amounts owed to PayPal

If your account becomes negative for any reason, this represents an amount you owe to PayPal. PayPal may deduct amounts owed from funds that are added to your account later, either by you or from payments you receive. If you have more than one account, we may set off one account against amounts in your other account(s). If you continue using your account when it is negative, you authorize PayPal to combine the negative amounts owed with any debit or transaction sent from your account when that combination is disclosed to you in advance of initiating the debit or transaction.

If you hold funds in an account in multiple currencies, and one of the currencies becomes negative for any reason, PayPal may set off the negative amount by using funds you maintain in a different currency. A **currency conversion** will be necessary, and PayPal's transaction exchange rate (including our **currency conversion fee**) will be used.

In addition to the above, if you have a past due amount owed to us or our affiliates, PayPal may debit your account to pay any amounts that are past due.

Insolvency proceedings

If any proceeding by or against you is commenced under any provision of any other bankruptcy or insolvency law, we'll be entitled to recover all reasonable costs or expenses (including reasonable legal fees and expenses) incurred in connection with the enforcement of this user agreement.

Assumption of rights

If PayPal invalidates and reverses a payment that you made to a recipient (either at your initiative or otherwise), you agree that PayPal assumes your rights against the recipient and third parties related to the payment, and may pursue those rights directly or on your behalf, in PayPal's discretion.

No waiver

Our failure to act with respect to a breach of any of your obligations under this user agreement by you or others does not waive our right to act with respect to subsequent or similar breaches.

Indemnification and Limitation of Liability

In this section, we use the term “PayPal” to refer to Operadora PayPal de México S. de R.L. de C.V., a Mexican company, and our affiliates, and each of their respective directors, officers, employees, agents, joint ventures, service providers and suppliers. Our affiliates include each entity that we control, we are controlled by or we are under common control with.

Indemnification

You must indemnify PayPal for actions related to your account and your use of the PayPal services. You agree to defend, indemnify and hold PayPal harmless from any claim or demand (including reasonable legal fees) made or incurred by any third party due to or arising out of your breach of this user agreement, your improper use of the PayPal services, your violation of any law or the rights of a third party and/or the actions or inactions of any third party to whom you grant permissions to use your account or access our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, or any of the PayPal services on your behalf.

Limitation of liability

PayPal’s liability is limited with respect to your account and your use of the PayPal services. In no event shall PayPal be liable for lost profits or any special, incidental or consequential damages (including without limitation damages for loss of data or loss of business) arising out of or in connection with our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, any of the PayPal services, or this user agreement (however arising, including negligence), unless and to the extent prohibited by law.

Our liability to you or any third parties in any circumstance is limited to the actual amount of direct damages. In addition, to the extent permitted by applicable law, PayPal is not liable, and you agree not to hold PayPal responsible, for any damages or losses (including, but not limited to, loss of money, goodwill, or reputation, profits, or other intangible losses or any special, indirect, or consequential damages) resulting directly or indirectly from: (1) your use of, or your inability to use, our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, or any of the PayPal services; (2) delays or disruptions in our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf and any of the PayPal services; (3) viruses or other malicious software obtained by accessing our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or any of the PayPal services or any website or service linked to our websites, software or any of the PayPal services; (4) glitches, bugs, errors, or inaccuracies of any kind in our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or any of the PayPal services or in the information and graphics obtained from them; (5) the content, actions, or inactions of third parties; (6) a suspension or other action taken with respect to your account; or (7) your need to modify your practices, content, or behavior, or your loss of or inability to do business, as a result of changes to this user agreement or PayPal’s policies.

Disclaimer of Warranty and Release

No warranty

The PayPal services are provided “as-is” and without any representation or warranty, whether express, implied or statutory. PayPal specifically disclaims any implied warranties of title, merchantability, fitness for a particular purpose and non-infringement.

PayPal does not have any control over the products or services provided by sellers who accept PayPal as a payment method, and PayPal cannot ensure that a buyer or a seller you are dealing with will actually complete the transaction or is authorized to do so. PayPal does not guarantee continuous, uninterrupted or secure access to any part of the PayPal services, and operation of our websites, software, or systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf may be interfered with by numerous factors outside of our control. PayPal will make reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, debit cards, credit cards, and check issuances are processed in a timely manner but PayPal makes no representations or warranties regarding the amount of time needed to complete processing because the PayPal services are dependent upon many factors outside of our control, such as delays in the banking system or mail service. Some states do not allow the disclaimer of implied warranties, so the foregoing disclaimers may not apply to you.

Release of PayPal

If you have a dispute with any other account holder, you release PayPal from any and all claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes. In entering into this release you expressly waive any protections that would otherwise limit the coverage of this release to include only those claims which you may know or suspect to exist in your favor at the time of agreeing to this release.

Disputes with PayPal

Contact PayPal First

If a dispute arises between you and PayPal, our goal is to learn about and address your concerns. If we are unable to do so to your satisfaction, we aim to provide you with a neutral and cost effective means of resolving the dispute quickly. Disputes between you and PayPal regarding the services may be reported to **PayPal Customer Service**.

Intellectual Property

PayPal's trademarks

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License grant from you to PayPal; intellectual property warranties

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License grant from sellers to PayPal

Notwithstanding the provisions of the prior paragraph, if you are a seller using the PayPal services to accept payments for goods and services, you hereby grant PayPal and its affiliates a worldwide, non-exclusive, transferable, sublicensable (through multiple tiers), and royalty-free, fully paid-up, right to use and display publicly, during the term of this user agreement, your trademark(s) (including but not limited to registered and unregistered trademarks, trade names, service marks, logos, domain names and other designations owned, licensed to or used by you) for the purpose of (1) identifying you as a merchant that accepts a PayPal service as a payment form, and (2) any other use to which you specifically consent.

Miscellaneous

Assignment

You may not transfer or assign any rights or obligations you have under this user agreement without PayPal's prior written consent. PayPal may transfer or assign this user agreement or any right or obligation under this user agreement at any time.

Business Days

"Business Day(s)" means Monday through Friday, excluding the official national holidays recognized in Mexico.

Dormant accounts

If you do not log in to your account for two or more years, PayPal may close your account and any unused funds in your account will be subject to applicable laws regarding unclaimed monies.

Governing law and jurisdiction

This Agreement will be governed by and interpreted in accordance with the laws of Mexico. Except as otherwise agreed by the parties, you agree to irrevocably submit to the jurisdiction of the courts of Mexico City for the purpose of any suit, action or other proceeding arising out of this Agreement or your use of our websites or the Services, with express waiver of any other jurisdiction applicable to the parties due to their current or future domicile or any other reason.

Identity authentication

You authorize PayPal, directly or through third parties, to make any inquiries we consider necessary to verify your identity. This may include:

- asking you for further information, such as your date of birth, your physical address and other information that will allow us to reasonably identify you
- requiring you to take steps to confirm ownership of your email address or financial instruments
- ordering a credit report from a credit reporting agency, or verifying your information against third party databases or through other sources.
- requiring you to provide your driver's license or other identifying documents at any time.

Anti-money laundering and counter-terrorism financing laws may require that PayPal verify certain identifying information if you use certain PayPal services. PayPal reserves the right to close, suspend, or limit access to your account and/or the PayPal services in the event that, after reasonable enquiries, we are unable to obtain information about you required to verify your identity.

PayPal is only a payment service provider

PayPal is not a bank and the PayPal Services are payment processing services rather than banking services. PayPal is not acting as a trustee, fiduciary or escrow with respect to your funds. PayPal does not have control of, nor liability for, the products or services that are paid for with the PayPal Services. We do not guarantee the identity of any user or ensure that a buyer or a seller will complete a transaction.

We act as a payment service provider only. We do not:

- Act as an escrow agent with respect to any funds kept in your account;
 - Act as your agent or trustee;
 - Enter into a partnership, joint venture, agency or employment relationship with you;
 - Guarantee the identity of any buyer or seller;
 - Determine if you are liable for any **Taxes**, unless otherwise provided; or
 - Unless otherwise expressly set out in this agreement, collect or pay any **Taxes** that may arise from your use of our services.
-

Assessment of your website

If you integrate or otherwise reference PayPal services on your website, PayPal may use automated technologies (e.g., website crawling) to assess your website and collect any publicly accessible or available data to ensure compliance with this agreement and to combat malicious or fraudulent activity.

In connection with such technologies, PayPal will not collect any of your customer personal data. However, there may be times we collect personal data about you that you publish on your websites. Such personal data shall be processed for the purposes described in this section and shall be subject to our **Privacy Statement**.

Privacy

Protecting your privacy is very important to us. Please review our **Privacy Statement** in order to better understand our commitment to maintaining your privacy, as well as our use and disclosure of your information.

Terms in English; Translation of agreement

It is the express wish of the parties that these terms and any directly or indirectly related documents be drawn up in Spanish. Any translation of this user agreement is provided solely for your convenience and is not intended to modify the terms of this user agreement. In the event of a conflict between the Spanish version of this user agreement and a version in a language other than Spanish, the Spanish version shall control.

PayPal Data Protection Terms

Your use (as a seller) of personal data; Data protection laws

To the extent that you, in your capacity as a seller and/or using a business profile, process any personal data about a PayPal customer pursuant to this agreement, you and PayPal will each be an independent data controller (and not joint controllers), meaning we will each separately determine the purposes and means of processing such personal data. We each agree to comply with the requirements of any applicable privacy and data protection laws, including any applicable regulations, directives, codes of practice, and regulatory requirements applicable to data controllers in connection with this agreement. We each also have and will follow our own independently-determined privacy statements, notices, policies, and procedures for any such personal data that we process in connection with this agreement.

In complying with the applicable data protection laws, we will each:

- implement and maintain all appropriate security measures in relation to the processing of such personal data;
- maintain a record of all processing activities carried out under this agreement; and
- not knowingly or intentionally do anything, or knowingly or intentionally permit anything to be done, which might lead to a breach by the other party of the applicable data protection laws.

Any personal data provided to you by PayPal in connection with the PayPal services, excluding personal data collected or obtained by you directly from the customer, (and not otherwise generated, collected, or obtained by you through a customer's separate relationship with you outside the use of the PayPal services) will be used by you only to the limited extent that is necessary and relevant to the PayPal services and for no other purpose, including marketing purposes, unless you have obtained the prior express consent of the customer. You represent, warrant, and covenant that you will provide and/or obtain all necessary disclosures and consents, as applicable, in connection with your data collection and sharing practices with PayPal. You may not disclose or distribute any customer personal data provided to you by PayPal to a third party, unless such third party is your service provider and acting on your behalf (as defined by applicable law).
