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 markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our Market/Region Grouping Table.

### Market Code Table

We may refer to two-letter market codes throughout our fee pages. For a complete listing of PayPal's markets and their codes, please access our Market Code Table.

## Relevant Markets/Regions

Rates published below apply to PayPal accounts of residents of the following markets/regions:

### Markets/Regions list

| | | |
|---|---|---|
| Bulgaria (BG) | Latvia (LV) | San Marino (SM) |
| Cyprus (CY) | Liechtenstein (LI) | Slovakia (SK) |
| Czech Republic (CZ) | Lithuania (LT) | Slovenia (SI) |

| | | |
|---|---|---|
| Estonia (EE) | Malta (MT) | |
| Greece (GR) | Romania (RO) | |

# 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.

# 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 | 3.4% + fixed fee |
| QR Code Transactions – 10.01 EUR and above for CY, CZ, EE, GR, LV, MT, SI, & SK | Commercial Transaction rates apply |
| QR code Transactions – 10.00 EUR and below for CY, CZ, EE, GR, LV, MT, SI, & SK | Commercial Transaction rates apply |
| PayPal Fundraisers (Listed Fundraisers) for GR | Commercial Transaction rates apply (GR) |
| PayPal Fundraisers (Unlisted Fundraisers) for GR | 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 |
| --- | --- |

| 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 |
| Polish zloty | 1.35 PLN |

| Currency | Fee |
| --- | --- |
| 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 for GR

| 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 for GR

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% 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. Withdrawal to a bank account or a card may not be possible in all markets/regions. A currency conversion (and currency conversion fees) may also apply.

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

## Withdrawing a balance from a personal PayPal account

| Withdrawal/Transfer to | Market/Region | Rate |
|---|---|---|
| Bank account | All (where available) | No Fee (when no currency conversion is involved) |
| US bank account | CZ, EE, GR, LT, LV, MT, SI, SK, & SM, | 3% (when no currency conversion is involved) |
| | BG, CY, LI, & RO | No Fee (when no currency conversion is involved) |
| Cards | BG, RO, & SI | 1% of amount transferred<br>• Minimum and maximum fees apply based on the card withdrawal currency, in the table below |
| | CY, EE, LI, LT, LV, MT, SK, & SM | Fixed Fee for card withdrawal applies per withdrawal<br>• Fees apply based on the card withdrawal currency, in the table below |
| | Any other market/region (where available) | 2.00 EUR |

## BG, RO, & SI - Minimum and maximum fees

Based on card withdrawal currency:

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| Afghan Afghani | 25.00 AFN | 1,050.00 AFN |
| Armenian dram | 135.00 AMD | 5,250.00 AMD |
| Australian dollar | 0.25 AUD | 10.00 AUD |
| Azerbaijan manat | 0.45 AZN | 17.50 AZN |
| Bahraini dinar | 0.10 BHD | 4.00 BHD |
| Bangladeshi Taka | 22.00 BDT | 880.00 BDT |
| Belizean dollar | 0.50 BZD | 20.00 BZD |
| Canadian dollar | 0.25 CAD | 10.00 CAD |
| CFA franc | 135.00 XOF | 5,400.00 XOF |
| Czech koruna | 5.70 CZK | 230.00 CZK |
| Danish krone | 1.80 DKK | 70.00 DKK |
| Eritrean Nakfa | 3.75 ERN | 150.00 ERN |
| Euro | 0.25 EUR | 10.00 EUR |
| Ghanaian Cedi | 1.55 GHS | 62.50 GHS |
| Haitian Gourde | 25.00 HTG | 1,000.00 HTG |
| Hong Kong dollar | 2.00 HKD | 80.00 HKD |
| Hungarian forint | 70.00 HUF | 2,900.00 HUF |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| Iraqi Dinar | 365.00 IQD | 14,500.00 IQD |
| Israeli new shekel | 1.00 ILS | 40.00 ILS |
| Japanese yen | 30.00 JPY | 1,100.00 JPY |
| Jordanian dinar | 0.20 JOD | 7.25 JOD |
| Kuwaiti dinar | 1.00 KWD | No Max |
| Kyrgyzstani som | 22.50 KGS | 850.00 KGS |
| Lebanese Pound | 380.00 LBP | 15,250.00 LBP |
| Lesotho Loti | 4.00 LSL | 160.00 LSL |
| Liberian Dollar | 37.50 LRD | 1,500.00 LRD |
| Macanese Pataca | 2.00 MOP | 80.00 MOP |
| Malaysian ringgit | 1.00 MYR | 40.00 MYR |
| Mauritanian Ouguiya | 9.00 MRU | 360.00 MRU |
| Mexican peso | 5.00 MXN | 200.00 MXN |
| Mozambican metical | 20.00 MZN | 750.00 MZN |
| Myanmar Kyat | 450.00 MMK | 18,000.00 MMK |
| New Zealand dollar | 0.40 NZD | 15.00 NZD |
| Norwegian krone | 1.00 NOK | 40.00 NOK |
| Omani rial | 0.10 OMR | 4.00 OMR |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| Pakistani Rupee | 45.00 PKR | 1,800.00 PKR |
| Philippine peso | 10.00 PHP | 500.00 PHP |
| Polish zloty | 1.00 PLN | 40.00 PLN |
| Qatari rial | 1.00 QAR | 40.00 QAR |
| Romania new lei | 1.00 RON | 40.00 RON |
| Russian ruble | 20.00 RUB | 700.00 RUB |
| Rwandan franc | 250.00 RWF | 10,000.00 RWF |
| Salvadoran Colón | 2.25 SVC | 90.00 SVC |
| São Tomé And Príncipe Dobra | 5.50 STN | 220.00 STN |
| Serbian dinar | 25.00 RSD | 1,000.00 RSD |
| Singapore dollar | 0.50 SGD | 15.00 SGD |
| South African rand | 3.60 ZAR | 145.00 ZAR |
| Sri Lanka rupee | 50.00 LKR | 1,800.00 LKR |
| Swedish krona | 2.50 SEK | 100.00 SEK |
| Thai baht | 8.00 THB | 320.00 THB |
| Tunisian dinar | 0.75 TND | 27.50 TND |
| Turkish lira | 3.50 TRY | 140.00 TRY |
| Turkmenistani Manat | 1.00 TMT | 40.00 TMT |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| Ugandan shilling | 930.00 UGX | 37,500.00 UGX |
| United Arab Emirates dirham | 0.90 AED | 36.70 AED |
| UK pounds sterling | 0.20 GBP | 8.00 GBP |
| US dollar | 0.25 USD | 10.00 USD |
| Uzbekistani Som | 3,000.00 UZS | 120,000.00 UZS |
| Venezuelan bolivar | 2,000,000.00 VES | 60,000,000.00 VES |
| Zambian kwacha | 5.50 ZMW | 215.00 ZMW |
| ALL Other Currencies | No Min | No Max |

## CY, EE, LI, LT, LV, MT, SK & SM - Fixed fee for card withdrawal

Based on card withdrawal currency:

| Currency | Fee |
|---|---|
| Afghan Afghani | 262.50 AFN |
| Albania lek | 276.00 ALL |
| Algerian dinar | 300.00 DZD |
| Angola kwanza | 1,233.00 AOA |
| Argentine peso | 8.00 ARS |
| Armenian dram | 1,350.00 AMD |

| Currency | Fee |
| --- | --- |
| Aruban florin | 5.00 AWG |
| Australian dollar | 3.50 AUD |
| 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 | 4,725.00 BIF |
| Cabo Verde escudo | 249.00 CVE |
| Canadian dollar | 3.00 CAD |

| Currency | Fee |
| --- | --- |
| Cayman Island dollar | 2.00 KYD |
| CFA franc BEAC | 1,478.00 XAF |
| CFA france | 1,350.00 XOF |
| Chilean peso | 1,200.00 CLP |
| Comoro franc | 1,109.00 KMF |
| Cordoba oro | 85.00 NIO |
| Columbian peso | 8,329.00 COP |
| Congolese franc | 4,226.00 CDF |
| Convertible mark | 4.00 BAM |
| Costa Rican colon | 1,408.00 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 |

| Currency | Fee |
| --- | --- |
| Dong | 57,937.00 VND |
| East Caribbean dollar | 7.00 XCD |
| 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 | 16,312.00 PYG |
| Guinea franc | 23,848.00 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 |

| Currency | Fee |
| --- | --- |
| Iceland krona | 170.00 ISK |
| Indian rupee | 100.00 INR |
| 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 | 22,196.00 LAK |
| Kuwaiti dinar | 2.50 KWD |
| Kwacha | 1,842.00 MWK |
| Kyrgyzstani som | 225.00 KGS |

| Currency | Fee |
| --- | --- |
| Lari | 7.00 GEL |
| Latvian lat | 1.50 LVL |
| Lebanese Pound | 3,800.00 LBP |

| Currency | Fee |
| --- | --- |
| Leone | 24,662.00 SLL |
| Lempira | 62.00 HNL |
| Lesotho Loti | 40.00 LSL |
| Liberian Dollar | 375.00 LRD |
| Lilangeni | 36.00 SZL |
| Lithuanian litas | 7.00 LTL |
| Macanese Pataca | 20.00 MOP |
| Malaysian ringgit | 8.00 MYR |
| Malagasy Ariary | 9,129.00 MGA |
| Maltese lira | 0.90 MTL |
| Mauritanian ouguiya | 90.00 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 | 4,500.00 MMK |
| Naira | 906.00 NGN |

| Currency | Fee |
| --- | --- |
| Namibia dollar | 36.00 NAD |
| Nepalese rupee | 286.00 NPR |
| Netherlands Antillean guilder | 4.00 ANG |
| 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 |
| Pakistani Rupee | 450.00 PKR |
| Pa'anga | 6.00 TOP |
| Philippine peso | 100.00 PHP |
| Polish zloty | 8.00 PLN |
| Qatari rial | 9.00 QAR |
| Quetzal | 19.00 GTQ |
| Rand | 20.00 ZAR |
| Riel | 10,300.00 KHR |
| Romanian leu | 6.00 RON |
| Rufiyaa | 39.00 MVR |

| Currency | Fee |
| --- | --- |
| Rupiah | 23,000.00 IDR |
| Russian ruble | 150.00 RUB |
| Rwandan franc | 2,500.00 RWF |
| Saint Helena pound | 2.00 SHP |
| Salvadoran Colón | 22.50 SVC |
| São Tomé And Príncipe Dobra | 55.00 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 | 1,449.00 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 |

| Currency | Fee |
|---|---|
| Tala | 7.00 WST |
| Tanzanian shilling | 5,760.00 TZS |
| Tenge | 943.00 KZT |
| Thai baht | 90.00 THB |
| Trinidad and Tobago dollar | 17.00 TTD |
| Tugrik | 6,867.00 MNT |
| Tunisian dinar | 7.50 TND |
| Turkish lira | 35.00 TRY |
| Turkmenistani Manat | 10.00 TMT |
| Uganda shilling | 9,194.00 UGX |
| UAE dirham | 10.00 AED |
| UK pounds sterling | 1.50 GBP |
| US dollar | 2.50 USD |
| Uruguay peso | 50.00 UYU |
| Uzbekistani Som | 30,000.00 UZS |
| Vatu | 291.00 VUV |
| Venezuelan bolivar | 15,000,000.00 VES |
| Won | 2,915.00 KRW |

| Currency | Fee |
| --- | --- |
| Yemeni rial | 626.00 YER |
| Yuan renminbi | 17.00 CNY |
| 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. | See Bank Return on Withdrawal/Transfer out of PayPal Table below. |
| Credit Card and Debit Card Confirmation(s) | Some users, in order to increase their sending limit or as PayPal may determine, may be charged a credit card and debit card link and confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process. | See Credit Card and Debit Card Link and Confirmation Table below. |
| Records Request | This fee will apply for requests of information relating to why we had reasonable justification to refuse your | 10.00 GBP or 12.00 EUR (per item) |

| Activity | Description | Rate |
| --- | --- | --- |
| | payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account. | |

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

| Market/Region | Rate |
| --- | --- |
| Czech Republic users | 200.00 CZK |
| Hungarian users | 1,500.00 HUF |
| Users registered in the Eurozone | 3.00 EUR |

## 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 |

| Currency | Rate |
| --- | --- |
| 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 |
| 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 |