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 in the European Economic Area (EEA).

### International

A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our **Market/Region Grouping Table**.

### Market Code Table

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

## Relevant 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) | |

# Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR Codes, 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".

## Standard rate for receiving domestic transactions

| Country/Territory of recipient's address | Rate |
|---|---|
| Alternative Payment Method (APM) | APM Transaction Rates Apply |
| Card funded payment from a user of our Terms for Payments without a PayPal account | 1.9% + fixed fee |
| QR Code Transactions – 10.01 EUR and above for CY, CZ, EE, GR, LV, MT, SI, & SK | 0.9% + fixed fee |
| QR Code Transactions – 10.00 EUR and below for CY, CZ, EE, GR, LV, MT, SI, & SK | 1.4% + fixed fee |
| All Other Commercial Transactions | 3.4% + fixed fee |

## Receiving international transactions

The fee for receiving domestic commercial and QR Code transactions applies plus the additional percentage-based fee for international commercial transactions.

## Additional percentage-based fee for international commercial transactions

| Where sender's market/region is | Fee |
|---|---|

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

## Additional service fee for recipients of UK based international commercial transactions

This fee only applies to merchants who have separate agreements with PayPal. An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by merchants with a PayPal account registered in the EEA market/region from a sender whose account is registered with or identified by PayPal as being in the UK market/region.

| Payment Type | Fee |
| --- | --- |
| Commercial transactions where the recipient's market/region is registered or identified by PayPal as the EEA | 1.29% |

## Fixed fee for commercial transactions (based on currency received)

| Currency | Fee |
| --- | --- |
| Australian dollar | 0.30 AUD |
| Brazilian real | 0.60 BRL |
| Canadian dollar | 0.30 CAD |
| Czech koruna | 10.00 CZK |

| Currency | Fee |
| --- | --- |
| 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 |
| Russian ruble | 10.00 RUB |
| Singapore dollar | 0.50 SGD |
| Swedish krona | 3.25 SEK |
| Swiss franc | 0.55 CHF |

| Currency | Fee |
| --- | --- |
| Thai baht | 11.00 THB |
| UK pounds sterling | 0.30 GBP |
| US dollar | 0.30 USD |

### Fixed fee for QR Code transactions 10.01 EUR and above (based on currency received)

| Currency | Fee |
| --- | --- |
| Australian dollar | 0.10 AUD |
| Brazilian real | 0.20 BRL |
| Canadian dollar | 0.10 CAD |
| Czech koruna | 3.00 CZK |
| Danish krone | 0.70 DKK |
| Euro | 0.10 EUR |
| Hong Kong dollar | 0.80 HKD |
| Hungarian forint | 30.00 HUF |
| Israeli new shekel | 0.40 ILS |
| Japanese yen | 12.00 JPY |
| Malaysian ringgit | 0.70 MYR |
| Mexican peso | 2.00 MXN |

| Currency | Fee |
|---|---|
| New Taiwan dollar | 3.00 TWD |
| New Zealand dollar | 0.15 NZD |
| Norwegian krone | 1.00 NOK |
| Philippine peso | 5.00 PHP |
| Polish zloty | 0.50 PLN |
| Russian ruble | 3.00 RUB |
| Singapore dollar | 0.20 SGD |
| Swedish krona | 1.00 SEK |
| Swiss franc | 0.10 CHF |
| Thai baht | 4.00 THB |
| UK pounds sterling | 0.10 GBP |
| US dollar | 0.10 USD |

### Fixed fee for QR code transactions 10.00 EUR and below (based on currency received)

| Currency | Fee |
|---|---|
| Australian dollar | 0.05 AUD |
| Brazilian real | 0.10 BRL |
| Canadian dollar | 0.05 CAD |

| Currency | Fee |
| --- | --- |
| Czech koruna | 1.50 CZK |
| Danish krone | 0.35 DKK |
| Euro | 0.05 EUR |
| Hong Kong dollar | 0.39 HKD |
| Hungarian forint | 15.00 HUF |
| Israeli new shekel | 0.20 ILS |
| Japanese yen | 6.00 JPY |
| Malaysian ringgit | 0.20 MYR |
| Mexican peso | 0.55 MXN |

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 2.00 TWD |
| New Zealand dollar | 0.08 NZD |
| Norwegian krone | 0.47 NOK |
| Philippine peso | 2.50 PHP |
| Polish zloty | 0.23 PLN |
| Russian ruble | 1.50 RUB |
| Singapore dollar | 0.08 SGD |
| Swedish krona | 0.50 SEK |

| Currency | Fee |
| --- | --- |
| Swiss franc | 0.05 CHF |
| Thai baht | 1.80 THB |
| UK pounds sterling | 0.05 GBP |
| US dollar | 0.05 USD |

## 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 |
|---|---|
| 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 |

| Currency | Fee |
| --- | --- |
| 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 |
| 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 |
| --- | --- |
| 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) |

## Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

### Receiving domestic charity transactions

| Transaction | Rate |
| --- | --- |
| Charity transactions | 1.9% + fixed fee |

## Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the additional percentage-based fee for international commercial transactions.

## Fixed fee for charity transactions (based on currency received)

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

| Currency | Fee |
|---|---|
| New Taiwan dollar | 10.00 TWD |

| Currency | Fee |
| --- | --- |
| New Zealand dollar | 0.45 NZD |
| Norwegian krone | 2.80 NOK |
| Philippine peso | 15.00 PHP |
| Polish zloty | 1.35 PLN |
| Russian ruble | 10.00 RUB |
| Singapore dollar | 0.50 SGD |
| Swedish krona | 3.25 SEK |
| Swiss franc | 0.55 CHF |
| Thai baht | 11.00 THB |
| UK pounds sterling | 0.20 GBP |
| US dollar | 0.30 USD |

# Alternative Payment Method Rates

Depending on our offering, alternative payment methods (APMs) may be made available as Payment Types for your customers. APM agreement.

For a complete listing of the APMs that may be available, please see your market's APM agreement. You must accept the terms of your market's APM agreement before receiving APM payments.

## Receiving domestic transactions

| Alternative Payment Method | Rate |
| --- | --- |

| Alternative Payment Method | Rate |
| --- | --- |
| Klarna only | 4.99% + fixed fee |
| Twint, Doku Wallet, Estonia Online Bank Transfer, LinkAja, Jenius Pay, Paysera, DragonPay, Ovo, CODI, HaloPesa, Mixx by Yas, Payattitude, PesaLink, Promptpay QR, PSE, Bre-B, Nigerian Bank Transfer (NIBBS), Nequi, VietQR, Coins | 3.4% + fixed fee |
| Thailand Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Skrill, Ovo Premium, GoPay, BLIK Pay Later, Kredivo, Scalapay, FLOA Pay (interest bearing for consumers) , NaverPay, PicPay, NuPay, TrueMoney, Airtel, Pago Efectivo | 5.49% + fixed fee |
| Mercado Pago, ShopeePay | 5.99% + fixed fee |
| FLOA Pay (non-interest bearing for consumers) | 6.5% + fixed fee |
| Other Alternative Payment Methods (APM) | 1.9% + fixed fee |

## Receiving international transactions

Unless otherwise stated below, the additional percentage-based fee for receiving international transactions does not apply when you receive APM payments.

If you are using Klarna as an APM, the additional percentage-based fee for international commercial transactions and the following receiver fees apply:

| Buyer Countries | Rate |
| --- | --- |
| AT, BE, DE, CH, DK, FI, NL, NO and SE | 2.99% + fixed fee |

| Buyer Countries | Rate |
| --- | --- |
| CZ, ES, FR, GB, GR, HU, IE, IT, PL, PT, RO, and SK | 4.99% + fixed fee |
| US, CA, MX | 5.99% + fixed fee |
| AU, NZ | 4.99% + fixed fee |

## Fixed fee for APM transactions (based on currency received)

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

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 10.00 TWD |
| New Zealand dollar | 0.45 NZD |
| Norwegian krone | 2.80 NOK |
| Philippine peso | 15.00 PHP |
| Polish zloty | 1.35 PLN |
| Russian ruble | 10.00 RUB |
| Singapore dollar | 0.50 SGD |
| Swedish krona | 3.25 SEK |
| Swiss franc | 0.55 CHF |
| Thai baht | 11.00 THB |
| UK pounds sterling | 0.30 GBP |
| US dollar | 0.30 USD |

# PayPal Online Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the PayPal Online Payment Services Agreement. These rates will apply to all commercial transaction payments received using PayPal Online Payment Services.

Capitalized terms in this section are defined in the PayPal Online Services Agreement.

## Receiving domestic transactions using PayPal Online Payment Services

| Payment type | Rate |
| --- | --- |
| Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure:<br>• Visa, MasterCard, China Union Pay (CUP), Diners and Discover card types | 1.9% + fixed fee |
| Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure:<br>• Visa, MasterCard, China Union Pay (CUP), Diners and Discover card types | Interchange Fee + 1.9% + fixed fee |
| Advanced Credit and Debit Card Payments<br>• American Express card type | 3.5% |
| eTerminal Payments for BG, CY, CZ, EE, GR, LI, LT, LV, MT, RO, & SK | 2.9% + fixed fee |
| eTerminal Payments for SI | 3.7% + fixed fee |
| SEPA Direct Debit | • 0.35 EUR/ transaction (Standard Settlement)<br>• 0.40 EUR/ transaction (Instant Settlement) |
| Other Payments | Commercial Transaction rates apply |

**Interchange fee rates**: Approximately ranges from 0.2% to 2%. See the PayPal Online Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

**For Advanced Credit and Debit Card Payments users only:** you may opt to be charged under the Interchange Plus Plus Fee Structure. Please contact us for further information. The additional terms outlined in the PayPal Online Payment Services Agreement apply.

## Receiving international transactions using PayPal Online Payment Services

The fee for receiving domestic transactions using PayPal Online Payment Services applies plus the **additional percentage-based fee for international transactions**. The additional fee does not apply to interchange-based fees under the Interchange Plus or Interchange Plus Plus Fee Structure, American Express card type transactions, and APM (as applicable).

**Interchange fee rates:** Approximately ranges from 0.2% to 2%. See the **PayPal Online Payment Services Agreement** for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Fixed fee for PayPal Online Card Payment Services transactions (based on currency received)

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

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 10.00 TWD |
| New Zealand dollar | 0.45 NZD |
| Norwegian krone | 2.80 NOK |
| Philippine peso | 15.00 PHP |
| Polish zloty | 1.35 PLN |
| Russian ruble | 10.00 RUB |
| Singapore dollar | 0.50 SGD |
| Swedish krona | 3.25 SEK |
| Swiss franc | 0.55 CHF |
| Thai baht | 11.00 THB |
| UK pounds sterling | 0.30 GBP |
| US dollar | 0.30 USD |

## Other fees for using PayPal Online Card Payment Services

| Activity | Description | Rate |
| --- | --- | --- |

| Activity | Description | Rate |
| --- | --- | --- |
| Advanced Fraud Tool | Optional service for Advanced Credit and Debit Card Payments | • 1.60 CZK per transaction for CZ<br>• 0.35 RON per transaction for RO<br>• 0.06 EUR per transaction for all other countries |
| Chargeback Protection Services Tools | Chargeback Protection Tool<br>• Advanced Credit and Debit Card Payments | 0.59% per transaction |
| | Effortless Chargeback Protection Tool<br>• Advanced Credit and Debit Card Payments | 0.80% per transaction |
| SEPA Direct Debit Return or Refund Fee | This fee is charged when a refund request is made or a return is requested or a direct debit transaction is rejected or reversed. | PayPal shall charge a Fee in an amount equal to the amount billed to PayPal by the institution at which you hold your account. |

# PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment and currency in which it is sent.

## Sending PayPal Payouts

| Transaction | Rate |
| --- | --- |

| Transaction | Rate |
| --- | --- |
| Domestic PayPal Payouts | 2% of total transaction amount (not to exceed the domestic maximum fee cap below) |
| Other International PayPal Payouts | 2% of total transaction amount (not to exceed the international maximum fee cap below) |

## Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
| --- | --- | --- |
| Australian dollar | 16.00 AUD | 100.00 AUD |
| Brazilian real | 24.00 BRL | 150.00 BRL |
| Canadian dollar | 14.00 CAD | 90.00 CAD |
| Czech koruna | 280.00 CZK | 1,700.00 CZK |
| Danish krone | 84.00 DKK | 500.00 DKK |
| Euro | 12.00 EUR | 70.00 EUR |
| Hong Kong dollar | 110.00 HKD | 660.00 HKD |
| Hungarian forint | 3,080.00 HUF | 18,500.00 HUF |
| Israeli new shekel | 50.00 ILS | 320.00 ILS |
| Japanese yen | 1,200.00 JPY | 8,000.00 JPY |
| Malaysian ringgit | 50.00 MYR | 300.00 MYR |

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|---|---|---|
| Mexican peso | 170.00 MXN | 1,080.00 MXN |
| New Taiwan dollar | 440.00 TWD | 2,700.00 TWD |
| New Zealand dollar | 20.00 NZD | 120.00 NZD |
| Norwegian krone | 90.00 NOK | 540.00 NOK |
| Philippine peso | 640.00 PHP | 3,800.00 PHP |
| Polish zloty | 46.00 PLN | 280.00 PLN |
| Russian ruble | 480.00 RUB | 2,800.00 RUB |
| Singapore dollar | 20.00 SGD | 120.00 SGD |
| Swedish krona | 100.00 SEK | 640.00 SEK |
| Swiss franc | 16.00 CHF | 100.00 CHF |
| Thai baht | 460.00 THB | 2,800.00 THB |
| UK pounds sterling | 10.00 GBP | 60.00 GBP |
| US dollar | 14.00 USD | 90.00 USD |

# Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 5.00 EUR. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please **contact us** to apply for the Micropayment rate.

## Receiving micropayments

| Transaction | Rate |
| --- | --- |
| Domestic micropayments | 5% + micropayments **fixed fee** |
| Other International micropayments | 6% + micropayments **fixed fee** |

## Micropayments fixed fee

Based on payment currency:

| Currency | Fee |
| --- | --- |
| Australian dollar | 0.05 AUD |
| Brazilian real | 0.10 BRL |
| Canadian dollar | 0.05 CAD |
| Czech koruna | 1.67 CZK |
| Danish krone | 0.43 DKK |
| Euro | 0.05 EUR |

| Currency | Fee |
| --- | --- |
| Hong Kong dollar | 0.39 HKD |
| Hungarian forint | 15.00 HUF |
| Israeli new shekel | 0.20 ILS |
| Japanese yen | 7.00 JPY |
| Malaysian ringgit | 0.20 MYR |
| Mexican peso | 0.55 MXN |

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 2.00 TWD |
| New Zealand dollar | 0.08 NZD |
| Norwegian krone | 0.47 NOK |
| Philippine peso | 2.50 PHP |
| Polish zloty | 0.23 PLN |
| Russian ruble | 2.00 RUB |
| Singapore dollar | 0.08 SGD |
| Swedish krona | 0.54 SEK |
| Swiss franc | 0.09 CHF |
| Thai baht | 1.80 THB |
| UK pounds sterling | 0.05 GBP |

| Currency | Fee |
| --- | --- |
| US dollar | 0.05 USD |

# Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

The chargeback fee is based on the currency received as follows:

## Chargeback fees

| Currency | Fee |
| --- | --- |
| Australian dollar | 22.00 AUD |
| Brazilian real | 35.00 BRL |
| Canadian dollar | 20.00 CAD |
| Czech koruna | 400.00 CZK |
| Danish krone | 120.00 DKK |
| Euro | 16.00 EUR |
| Hong Kong dollar | 155.00 HKD |
| Hungarian forint | 4,325.00 HUF |
| Israeli new shekel | 75.00 ILS |
| Japanese yen | 1,875.00 JPY |

| Currency | Fee |
| --- | --- |
| Malaysian ringgit | 65.00 MYR |
| Mexican peso | 250.00 MXN |

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 625.00 TWD |
| New Zealand dollar | 28.00 NZD |
| Norwegian krone | 125.00 NOK |
| Philippine peso | 900.00 PHP |
| Polish zloty | 65.00 PLN |
| Russian ruble | 640.00 RUB |
| Singapore dollar | 28.00 SGD |
| Swedish krona | 150.00 SEK |
| Swiss franc | 22.00 CHF |
| Thai baht | 650.00 THB |
| UK pounds sterling | 14.00 GBP |
| US dollar | 20.00 USD |

## Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account, a PayPal checkout

solution or Klarna as an Alternative Payment Method. Please see the **User Agreement** for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

## Standard Dispute Fees

| Currency | Fee |
|---|---|
| Australian dollar | 25.00 AUD |
| Brazilian real | 65.00 BRL |
| Canadian dollar | 20.00 CAD |
| Czech koruna | 350.00 CZK |
| Danish krone | 100.00 DKK |
| Euro | 14.00 EUR |
| Hong Kong dollar | 115.00 HKD |
| Hungarian forint | 4,585.00 HUF |
| Indian Rupee | 1,080.00 INR |
| Israeli new shekel | 55.00 ILS |
| Japanese yen | 1,630.00 JPY |
| Malaysian ringgit | 65.00 MYR |
| Mexican peso | 300.00 MXN |

| Currency | Fee |
|---|---|

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 455.00 TWD |
| New Zealand dollar | 25.00 NZD |
| Norwegian krone | 140.00 NOK |
| Philippine peso | 760.00 PHP |
| Polish zloty | 60.00 PLN |
| Russian ruble | 1,125.00 RUB |
| Singapore dollar | 20.00 SGD |
| Swedish krona | 145.00 SEK |
| Swiss franc | 15.00 CHF |
| Thai baht | 465.00 THB |
| UK pounds sterling | 12.00 GBP |
| US dollar | 15.00 USD |

## High Volume Dispute Fees

| Currency | Fee |
| --- | --- |
| Australian dollar | 50.00 AUD |
| Brazilian real | 130.00 BRL |
| Canadian dollar | 40.00 CAD |

| Currency | Fee |
| --- | --- |
| Czech koruna | 700.00 CZK |
| Danish krone | 200.00 DKK |
| Euro | 28.00 EUR |
| Hong Kong dollar | 230.00 HKD |
| Hungarian forint | 9,170.00 HUF |
| Indian Rupee | 2,160.00 INR |
| Israeli new shekel | 110.00 ILS |
| Japanese yen | 3,260.00 JPY |
| Malaysian ringgit | 130.00 MYR |
| Mexican peso | 600.00 MXN |

| Currency | Fee |
| --- | --- |
| New Taiwan dollar | 910.00 TWD |
| New Zealand dollar | 50.00 NZD |
| Norwegian krone | 280.00 NOK |
| Philippine peso | 1,520.00 PHP |
| Polish zloty | 120.00 PLN |
| Russian ruble | 2,250.00 RUB |
| Singapore dollar | 40.00 SGD |

| Currency | Fee |
| --- | --- |
| Swedish krona | 290.00 SEK |
| Swiss franc | 30.00 CHF |
| Thai baht | 930.00 THB |
| UK pounds sterling | 24.00 GBP |
| US dollar | 30.00 USD |

## 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 |

## eCheque Fees

Sometimes the sender of a payment you receive may use an eCheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the user agreement for more information about eCheques. When you receive an eCheque funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

## Receiving eCheque fees

| Payment Type | Rate |
| --- | --- |
| Per each payment transaction | Commercial Transaction Rates |

## Maximum fee cap for eCheques

| Currency | Maximum fee cap |
| --- | --- |
| Australian dollar | 50.00 AUD |
| Brazilian real | 75.00 BRL |
| Canadian dollar | 45.00 CAD |
| Czech koruna | 850.00 CZK |
| Danish krone | 250.00 DKK |
| Euro | 35.00 EUR |
| Hong Kong dollar | 330.00 HKD |
| Hungarian forint | 9,250.00 HUF |
| Israeli new shekel | 160.00 ILS |
| Japanese yen | 4,000.00 JPY |
| Malaysian ringgit | 150.00 MYR |
| Mexican peso | 540.00 MXN |
| New Taiwan dollar | 1,350.00 TWD |

| Currency | Maximum fee cap |
|---|---|
| New Zealand dollar | 60.00 NZD |
| Norwegian krone | 270.00 NOK |
| Philippine peso | 1,900.00 PHP |
| Polish zloty | 140.00 PLN |
| Russian ruble | 1,400.00 RUB |
| Singapore dollar | 60.00 SGD |
| Swedish krona | 320.00 SEK |
| Swiss franc | 50.00 CHF |
| Thai baht | 1,400.00 THB |
| UK pounds sterling | 30.00 GBP |
| US dollar | 45.00 USD |

# Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all markets. A currency conversion (and currency conversion fees) may also apply.

## Withdrawing a balance from a business PayPal account

| Withdrawal/Transfer to | Market/Region | Rate |
|---|---|---|

| 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 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 for Card Withdrawal

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 |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| 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 |
| 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 |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| 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 |
| 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 |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| 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 |
| 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 |

| Currency | Minimum Fee | Maximum Fee |
|---|---|---|
| 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 |
| Aruban florin | 5.00 AWG |
| Australian dollar | 3.50 AUD |
| Azerbaijan manat | 4.50 AZN |

| Currency | Fee |
| --- | --- |
| 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 |
| Cayman Island dollar | 2.00 KYD |
| CFA franc BEAC | 1,478.00 XAF |
| CFA france | 1,350.00 XOF |

| Currency | Fee |
| --- | --- |
| 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 |
| Dong | 57,937.00 VND |
| East Caribbean dollar | 7.00 XCD |
| Egyptian pound | 40.00 EGP |

| Currency | Fee |
| --- | --- |
| 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 |
| Iceland krona | 170.00 ISK |
| Indian rupee | 100.00 INR |
| Iraqi Dinar | 3,625.00 IQD |

| Currency | Fee |
|---|---|
| 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 |
| Leone | 24,662.00 SLL |
| Lempira | 62.00 HNL |
| Lesotho Loti | 40.00 LSL |
| Liberian Dollar | 375.00 LRD |

| Currency | Fee |
| --- | --- |
| 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 |
| Namibia dollar | 36.00 NAD |
| Nepalese rupee | 286.00 NPR |
| Netherlands Antillean guilder | 4.00 ANG |
| New Taiwan dollar | 87.50 TWD |

| Currency | Fee |
| --- | --- |
| 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 |

| Currency | Fee |
| --- | --- |
| 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 |
| Tala | 7.00 WST |
| Tanzanian shilling | 5,760.00 TZS |
| Tenge | 943.00 KZT |

| Currency | Fee |
| --- | --- |
| 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 |
| Yemeni rial | 626.00 YER |
| Yuan renminbi | 17.00 CNY |
| Zambian kwacha | 55.00 ZMW |

# Other Merchant Fees

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

## Other Fees

| Activity | Description | Rate |
|---|---|---|
| Bank Return on Withdrawal/Transfer out of PayPal | This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided. | See Bank Return on Withdrawal/Transfer out of PayPal Table below. |
| Commercial Transaction Refunds | Full Refunds | • If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you. |
| | Partial Refunds | • If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you. |
| Credit Card and Debit Card Confirmation(s) | Some users, in order to increase their sending limit or as PayPal may determine, may be | See Credit Card and Debit Card Link and Confirmation Table below. |

| Activity | Description | Rate |
| --- | --- | --- |
| | 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. | |
| Records Request | This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account. | 10.00 GBP or 12.00 EUR (per item) |

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

| Market | Fee |
| --- | --- |
| 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 | Fee |
| --- | --- |
| Australian dollar | 2.00 AUD |

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

| Currency | Fee |
|---|---|
| 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 |

| Currency | Fee |
| --- | --- |
| 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 |