## PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.

Last Updated: 20, June2024

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates</u> <u>Page</u>. You can also view these changes by clicking 'Legal' at the bottom of any web-page and then selecting 'Policy Updates'.

**Domestic:** A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents of the same market.

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

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

#### Relevant Market/Region

Rates published below apply to PayPal accounts of residents of the following market/region:

#### Market/Region list

| Albania (AL)             | Democratic Republic of  | Maldives (MV)         | Saint Vincent &          |
|--------------------------|-------------------------|-----------------------|--------------------------|
|                          | the Congo (CD)          |                       | Grenadines (VC)          |
| Algeria (DZ)             | Dominica (DM)           | Mali (ML)             | Samoa (WS)               |
| Andorra (AD)             | Djibouti (DJ)           | Marshall Islands (MH) | Sao Tome & Principe (ST) |
| Angola (AO)              | Dominican Republic (DO) | Monaco (MC)           | Saudi Arabia (SA)        |
| Anguilla (AI)            | Ecuador (EC)            | Mauritania (MR)       | Senegal (SN)             |
| Antigua & Barbuda (AG)   | Egypt (EG)              | Mauritius (MU)        | Serbia (RS)              |
| Argentina (AR)           | El Salvador (SV)        | Moldova (MD)          | Seychelles (SC)          |
| Armenia (AM)             | Eritrea (ER)            | Mongolia (MN)         | Sierra Leone (SL)        |
| Aruba (AW)               | Ethiopia (ET)           | Montenegro (ME)       | Singapore (SG)           |
| Azerbaijan Republic (AZ) | Falkland Islands (FK)   | Montserrat (MS)       | Solomon Islands (SB)     |
| Bahamas (BS)             | Faroe Islands (FO)      | Morocco (MA)          | Somalia (SO)             |
| Bahrain (BH)             | Federated States of     | Mozambique (MZ)       | South Africa (ZA)        |
|                          | Micronesia (FM)         |                       |                          |
| Bangladesh (BD)          | Fiji (FJ)               | Namibia (NA)          | Sri Lanka (LK)           |
| Barbados (BB)            | French Polynesia (PF)   | Nauru (NR)            | Suriname (SR)            |

| Belarus (BY)                | Gabon (GA)         | Nepal (NP)                    | Svalbard & Jan Mayen (SJ)       |
|-----------------------------|--------------------|-------------------------------|---------------------------------|
| Belize (BZ)                 | Gambia (GM)        | Netherlands Antilles (AN)     | Swaziland (SZ)                  |
| Benin (BJ)                  | Georgia (GE)       | New Caledonia (NC)            | Tajikistan (TJ)                 |
| Bermuda (BM)                | Greenland (GL)     | New Zealand (NZ)              | Tanzania (TZ)                   |
| Bhutan (BT)                 | Grenada (GD)       | Nicaragua (NI)                | Togo (TG)                       |
| Bolivia (BO)                | Guatemala (GT)     | Niger (NE)                    | Tonga (TO)                      |
| Bosnia & Herzegovina        | Guinea-Bissau (GW) | Nigeria (NG)                  | Trinidad & Tobago (TT)          |
| (BA)                        |                    |                               |                                 |
| Botswana (BW)               | Guyana (GY)        | Niue (NU)                     | Tunisia (TN)                    |
| British Virgin Islands (VG) | Honduras (HN)      | Norfolk Island (NF)           | Turkmenistan (TM)               |
| Brunei (BN)                 | Iceland (IS)       | Oman (OM)                     | Turks & Caicos Islands          |
|                             |                    |                               | (TC)                            |
| Burkina Faso (BF)           | Indonesia (ID)     | Palau (PW)                    | Tuvalu (TV)                     |
| Burundi (BI)                | Jamaica (JM)       | Panama (PA)                   | Uganda (UG)                     |
| Cambodia (KH)               | Jordan (JO)        | Papua New Guinea (PG)         | Ukraine (UA)                    |
| Cameroon (CM)               | Kazakhstan (KZ)    | Paraguay (PY)                 | United Arab Emirates (AE)       |
| Cape Verde (CV)             | Kenya (KE)         | Peru (PE)                     | Uruguay (UY)                    |
| Cayman Islands (KY)         | Kiribati (KI)      | Philippines (PH)              | Vanuatu (VU)                    |
| Chad (TD)                   | Kuwait (KW)        | Pitcairn Islands (PN)         | Venezuela (VE)                  |
| Chile (CL)                  | Kyrgyzstan (KG)    | Qatar (QA)                    | Wallis & Futuna Islands<br>(WF) |
| Columbia (CO)               | Laos (LA)          | Republic of the Congo<br>(CG) | Yemen (YE)                      |
| Comoros (KM)                | Lesotho (LS)       | Rwanda (RW)                   | Zambia (ZM)                     |
| Cook Islands (CK)           | Macedonia (MK)     | Saint Helena (SH)             | Zimbabwe (ZW)                   |
| Costa Rica (CR)             | Madagascar (MG)    | Saint Kitts & Nevis (KN)      |                                 |
| Cote d'Ivoire (CI)          | Malawi (MW)        | Saint Lucia (LC)              |                                 |
| Croatia (HR)                | Malaysia (MY)      | Saint Pierre & Miquelon (PM)  |                                 |

#### **Commercial Transaction Rates**

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

#### Standard rate for receiving domestic transactions

| Market/Region of recipient's address                | Rate                     |
|---|--------------------------|
| AG, BB, BM, BS, BZ, CL, CR, DM, DO, EC, GD, GT, HN, | 5.40% + <u>fixed fee</u> |
| JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, & VE    |                          |
| MY & SG   | 3.90% + <u>fixed fee</u> |
| MA  | 4.40% + <u>fixed fee</u> |
| BH, DZ, FJ, JO, NC, OM, PF, PW, & SA                | 4.90% + <u>fixed fee</u> |

| All other markets | 3.40% + <u>fixed fee</u> |
|-------------------|--------------------------|
|-------------------|--------------------------|

#### Merchant rate for receiving transactions

Subject to eligibility, application approval by PayPal and the terms of the <u>user agreement</u>, this rate will apply to all commercial transactions. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our <u>user agreement</u> for more details.

| Market/Region of recipient's          | Aggregate monetary amount of     | Rate                     |
|---------------------------------------|----------------------------------|--------------------------|
| address                               | commercial transactions received |                          |
|                                       | in the previous calendar month   |                          |
| AG, AR, BB, BM, BS, BZ, CL, CO, CR,   | 0.01 – 3,000.00 USD              | 5.40% + <u>fixed fee</u> |
| DM, DO, EC, GD, GT, HN, JM, KN,       | 3,000.01 – 10,000.00 USD         | 4.90% + <u>fixed fee</u> |
| KY, LC, NI, PA, PE, SV, TC, TT, UY, & | 10,000.01 – 100,000.00 USD       | 4.70% + <u>fixed fee</u> |
| VE                                    | 100,000.01+ USD                  | 4.40% + <u>fixed fee</u> |

#### Receiving international transactions

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

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

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

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

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

| Currency           | Fee       | Currency           | Fee       |
|--------------------|-----------|--------------------|-----------|
| Australian dollar  | 0.30 AUD  | New Taiwan dollar  | 10.00 TWD |
| Brazilian real     | 0.60 BRL  | New Zealand dollar | 0.45 NZD  |
| Canadian dollar    | 0.30 CAD  | Norwegian krone    | 2.80 NOK  |
| Czech koruna       | 10.00 CZK | Philippine peso    | 15.00 PHP |
| Danish krone       | 2.60 DKK  | Polish zloty       | 1.35 PLN  |
| Euro               | 0.35 EUR  | Russian ruble      | 10.00 RUB |
| Hong Kong dollar   | 2.35 HKD  | Singapore dollar   | 0.50 SGD  |
| Hungarian forint   | 90.00 HUF | Swedish krona      | 3.25 SEK  |
| Israeli new shekel | 1.20 ILS  | Swiss franc        | 0.55 CHF  |
| Japanese yen       | 40.00 JPY | Thai baht          | 11.00 THB |
| Malaysian ringgit  | 2.00 MYR  | UK pounds sterling | 0.20 GBP  |
| Mexican peso       | 4.00 MXN  | US dollar          | 0.30 USD  |

#### Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APM) listed in our APM agreement at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

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

#### PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the <u>PayPal Online Card Payment Services Agreement</u>. These rates will apply to the following payment types received using Online Card Payment Services.

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

#### Receiving domestic transactions using Online Card Payment Services

| Market/Region of Seller | Transaction                             | Rate                     |
|-------------------------|---|--------------------------|
| SG                      | Advanced Credit and Debit Card Payments | 3.40% + <u>fixed fee</u> |

| SG | All Other Payment Transactions | Commercial               |
|----|--------------------------------|--------------------------|
|    |                                | <u>Transaction rates</u> |
|    |                                | <u>apply</u>             |

#### Receiving international transactions

The fee for receiving domestic transactions applies plus the <u>additional percentage-based fee for international commercial transactions.</u>

## Additional percentage-based fee for international Online Card Payment Services transactions

| Seller's Market/Region | Buyer's Market/Region               | Rate   |
|------------------------|-------------------------------------|--------|
| SG                     | All other markets - Advanced Credit | +0.70% |
|                        | and Debit Card Payments             |        |
|                        | All other markets – All Other       | +0.50% |
|                        | Payment Transactions                |        |

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

| Currency           | Fee       | Currency           | Fee       |
|--------------------|-----------|--------------------|-----------|
| Australian dollar  | 0.30 AUD  | New Taiwan dollar  | 10.00 TWD |
| Brazilian real     | 0.60 BRL  | New Zealand dollar | 0.45 NZD  |
| Canadian dollar    | 0.30 CAD  | Norwegian krone    | 2.80 NOK  |
| Czech koruna       | 10.00 CZK | Philippine peso    | 15.00 PHP |
| Danish krone       | 2.60 DKK  | Polish zloty       | 1.35 PLN  |
| Euro               | 0.35 EUR  | Russian ruble      | 10.00 RUB |
| Hong Kong dollar   | 2.35 HKD  | Singapore dollar   | 0.50 SGD  |
| Hungarian forint   | 90.00 HUF | Swedish krona      | 3.25 SEK  |
| Israeli new shekel | 1.20 ILS  | Swiss franc        | 0.55 CHF  |
| Japanese yen       | 40.00 JPY | Thai baht          | 11.00 THB |
| Malaysian ringgit  | 2.00 MYR  | UK pounds sterling | 0.20 GBP  |
| Mexican peso       | 4.00 MXN  | US dollar          | 0.30 USD  |

#### **PayPal Payouts**

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

#### Sending PayPal Payouts

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

# AL, AD, BA, GE, FO, HR, IS, MC, MD, RS, & UA – Maximum fee cap for PayPal Payouts

#### Based on payment currency:

| Currency           | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|--------------------|--------------------------|-------------------------------|
| Australian dollar  | 16.00 AUD                | 100.00 AUD                    |
| Brazilian real     | 24.00 BRL                | 150.00 BRL                    |
| Canadian dollar    | 14.00 CAD                | 90.00 CAD                     |
| Czech koruna       | 280.00 CZK               | 1700.00 CZK                   |
| Danish krone       | 84.00 DKK                | 500.00 DKK                    |
| Euro               | 12.00 EUR                | 70.00 EUR                     |
| Hong Kong dollar   | 110.00 HKD               | 660.00 HKD                    |
| Hungarian forint   | 3080.00 HUF              | 18,500.00 HUF                 |
| Israeli new shekel | 50.00 ILS                | 320.00 ILS                    |
| Japanese yen       | 1200.00 JPY              | 8000.00 JPY                   |
| Malaysian ringgit  | 50.00 MYR                | 300.00 MYR                    |
| Mexican peso       | 170.00 MXN               | 1080.00 MXN                   |
| New Taiwan dollar  | 440.00 TWD               | 2700.00 TWD                   |
| New Zealand dollar | 20.00 NZD                | 120.00 NZD                    |

| Norwegian krone    | 90.00 NOK  | 540.00 NOK  |
|--------------------|------------|-------------|
| Philippine peso    | 640.00 PHP | 3800.00 PHP |
| Polish zloty       | 46.00 PLN  | 280.00 PLN  |
| Russian ruble      | 480.00 RUB | 2800.00 RUB |
| Singapore dollar   | 20.00 SGD  | 120.00 SGD  |
| Swedish krona      | 100.00 SEK | 640.00 SEK  |
| Swiss franc        | 16.00 CHF  | 100.00 CHF  |
| Thai baht          | 460.00 THB | 2800.00 THB |
| UK pounds sterling | 10.00 GBP  | 60.00 GBP   |
| US dollar          | 14.00 USD  | 90.00 USD   |

#### MY, NZ, PH, & SG – Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency           | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|--------------------|--------------------------|-------------------------------|
| Australian dollar  | 1.25 AUD                 | 60.00 AUD                     |
| Brazilian real     | 2.00 BRL                 | 100.00 BRL                    |
| Canadian dollar    | 1.25 CAD                 | 60.00 CAD                     |
| Czech koruna       | 24.00 CZK                | 1000.00 CZK                   |
| Danish krone       | 6.00 DKK                 | 300.00 DKK                    |
| Euro               | 0.85 EUR                 | 40.00 EUR                     |
| Hong Kong dollar   | 7.00 HKD                 | 400.00 HKD                    |
| Hungarian forint   | 210.00 HUF               | 15,000.00 HUF                 |
| Israeli new shekel | 4.00 ILS                 | 200.00 ILS                    |
| Japanese yen       | 120.00 JPY               | 5000.00 JPY                   |
| Malaysian ringgit  | 4.00 MYR                 | 200.00 MYR                    |
| Mexican peso       | 11.00 MXN                | 750.00 MXN                    |
| New Taiwan dollar  | 33.00 TWD                | 2000.00 TWD                   |
| New Zealand dollar | 1.50 NZD                 | 75.00 NZD                     |
| Norwegian krone    | 6.75 NOK                 | 300.00 NOK                    |
| Philippine peso    | 50.00 PHP                | 2500.00 PHP                   |
| Polish zloty       | 3.00 PLN                 | 150.00 PLN                    |
| Russian ruble      | 30.00 RUB                | 1500.00 RUB                   |
| Singapore dollar   | 1.60 SGD                 | 80.00 SGD                     |
| Swedish krona      | 9.00 SEK                 | 400.00 SEK                    |
| Swiss franc        | 1.30 CHF                 | 50.00 CHF                     |
| Thai baht          | 36.00 THB                | 2000.00 THB                   |
| UK pounds sterling | 0.65 GBP                 | 35.00 GBP                     |
| US dollar          | 1.00 USD                 | 50.00 USD                     |

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

Based on payment currency:

| based on payment currency. |                 |  |  |
|----------------------------|-----------------|--|--|
| Currency                   | Maximum Fee Cap |  |  |
| Australian dollar          | 1.25 AUD        |  |  |
| Brazilian real             | 2.00 BRL        |  |  |

| Canadian dollar         1.25 CAD           Czech koruna         24.00 CZK           Danish krone         6.00 DKK           Euro         0.85 EUR           Hong Kong dollar         7.00 HKD           Hungarian forint         210.00 HUF           Israeli new shekel         4.00 ILS           Japanese yen         120.00 JPY           Malaysian ringgit         4.00 MYR           Mexican peso         11.00 MXN           New Taiwan dollar         33.00 TWD           New Zealand dollar         1.50 NZD           Norwegian krone         6.75 NOK           Philippine peso         50.00 PHP           Polish zloty         3.00 PLN           Russian ruble         30.00 RUB |  |
|--|--|
| Danish krone 6.00 DKK  Euro 0.85 EUR  Hong Kong dollar 7.00 HKD  Hungarian forint 210.00 HUF  Israeli new shekel 4.00 ILS  Japanese yen 120.00 JPY  Malaysian ringgit 4.00 MYR  Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 RUB   |  |
| Euro 0.85 EUR  Hong Kong dollar 7.00 HKD  Hungarian forint 210.00 HUF  Israeli new shekel 4.00 ILS  Japanese yen 120.00 JPY  Malaysian ringgit 4.00 MYR  Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 RUB  |  |
| Hong Kong dollar  7.00 HKD  Hungarian forint  210.00 HUF  Israeli new shekel  4.00 ILS  Japanese yen  120.00 JPY  Malaysian ringgit  4.00 MYR  Mexican peso  11.00 MXN  New Taiwan dollar  33.00 TWD  New Zealand dollar  1.50 NZD  Norwegian krone  6.75 NOK  Philippine peso  50.00 PHP  Polish zloty  Russian ruble  30.00 RUB  |  |
| Hungarian forint 210.00 HUF  Israeli new shekel 4.00 ILS  Japanese yen 120.00 JPY  Malaysian ringgit 4.00 MYR  Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 RUB  |  |
| Israeli new shekel 4.00 ILS  Japanese yen 120.00 JPY  Malaysian ringgit 4.00 MYR  Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 RUB   |  |
| Japanese yen 120.00 JPY  Malaysian ringgit 4.00 MYR  Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 RUB  |  |
| Malaysian ringgit 4.00 MYR  Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 PLN  Russian ruble 30.00 RUB  |  |
| Mexican peso 11.00 MXN  New Taiwan dollar 33.00 TWD  New Zealand dollar 1.50 NZD  Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 PLN  Russian ruble 30.00 RUB  |  |
| New Taiwan dollar33.00 TWDNew Zealand dollar1.50 NZDNorwegian krone6.75 NOKPhilippine peso50.00 PHPPolish zloty3.00 PLNRussian ruble30.00 RUB  |  |
| New Zealand dollar  1.50 NZD  Norwegian krone  6.75 NOK  Philippine peso  50.00 PHP  Polish zloty  3.00 PLN  Russian ruble  30.00 RUB  |  |
| Norwegian krone 6.75 NOK  Philippine peso 50.00 PHP  Polish zloty 3.00 PLN  Russian ruble 30.00 RUB  |  |
| Philippine peso 50.00 PHP  Polish zloty 3.00 PLN  Russian ruble 30.00 RUB  |  |
| Polish zloty 3.00 PLN  Russian ruble 30.00 RUB   |  |
| Russian ruble 30.00 RUB  |  |
|  |  |
|  |  |
| Singapore dollar 1.60 SGD  |  |
| Swedish krona 9.00 SEK   |  |
| Swiss franc 1.30 CHF   |  |
| Thai baht 36.00 THB  |  |
| UK pounds sterling 0.65 GBP  |  |
| US dollar 1.00 USD   |  |

### Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayments rates. Micropayment rates can be ideal as an alternative to standard commercial

transaction rates for business that process payments under 5.00 SGD. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please <u>contact us</u> to apply for the Micropayment rates.

#### Receiving micropayments

| Market/Region of recipient's address   | Transaction   | Rate                                   |
|--|---|--|
| AG, AI, AN, AR, AW, BB, BM, BZ, CL, CO, CR, DM, DO, EC, FK, GD, GT, GY, HN, JM, KN, KY, LC, MS, NI, PA, PE, PY, SR, SV, TC, TT, UY, VC, VE, & VG | Domestic & International micropayments  | 6.50% + micropayments <u>fixed fee</u> |
| HR, IS, & MC   | Domestic micropayments and international micropayments between PayPal accounts registered in the European Economic Area | 5.00% + micropayments <u>fixed fee</u> |
|  | International micropayments   | 6.00% + micropayments fixed fee        |
| All other markets (where available)  | Domestic micropayments  | 5.00% + micropayments fixed fee        |
|  | International micropayments   | 6.00% + micropayments fixed fee        |

#### Receiving micropayments for digital goods

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

#### Micropayments fixed fee

#### Based on payment currency:

| Currency          | Fee      | Currency           | Fee      |
|-------------------|----------|--------------------|----------|
| Australian dollar | 0.05 AUD | New Taiwan dollar  | 2.00 TWD |
| Brazilian real    | 0.10 BRL | New Zealand dollar | 0.08 NZD |
| Canadian dollar   | 0.05 CAD | Norwegian krone    | 0.47 NOK |
| Czech koruna      | 1.67 CZK | Philippine peso    | 2.50 PHP |
| Danish krone      | 0.43 DKK | Polish zloty       | 0.23 PLN |

| Euro               | 0.05 EUR  | Russian ruble      | 2.00 RUB |
|--------------------|-----------|--------------------|----------|
| Hong Kong dollar   | 0.39 HKD  | Singapore dollar   | 0.08 SGD |
| Hungarian forint   | 15.00 HUF | Swedish krona      | 0.54 SEK |
| Israeli new shekel | 0.20 ILS  | Swiss franc        | 0.09 CHF |
| Japanese yen       | 7.00 JPY  | Thai baht          | 1.80 THB |
| Malaysian ringgit  | 0.20 MYR  | UK pounds sterling | 0.05 GBP |
| Mexican peso       | 0.55 MXN  | US dollar          | 0.05 USD |

#### **Chargeback Fees**

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

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

#### AL, AD, BA, GE, HR, IS, MC, MD, & RS – Chargeback fees

| Currency           | Fee         | Currency           | Fee        |
|--------------------|-------------|--------------------|------------|
| Australian dollar  | 22.00 AUD   | New Taiwan dollar  | 625.00 TWD |
| Brazilian real     | 35.00 BRL   | New Zealand dollar | 28.00 NZD  |
| Canadian dollar    | 20.00 CAD   | Norwegian krone    | 125.00 NOK |
| Czech koruna       | 400.00 CZK  | Philippine peso    | 900.00 PHP |
| Danish krone       | 120.00 DKK  | Polish zloty       | 65.00 PLN  |
| Euro               | 16.00 EUR   | Russian ruble      | 640.00 RUB |
| Hong Kong dollar   | 155.00 HKD  | Singapore dollar   | 28.00 SGD  |
| Hungarian forint   | 4325.00 HUF | Swedish krona      | 150.00 SEK |
| Israeli new shekel | 75.00 ILS   | Swiss franc        | 22.00 CHF  |
| Japanese yen       | 1875.00 JPY | Thai baht          | 650.00 THB |
| Malaysian ringgit  | 65.00 MYR   | UK pounds sterling | 14.00 GBP  |
| Mexican peso       | 250.00 MXN  | US dollar          | 20.00 USD  |

#### All other markets – Chargeback fees

| Currency           | Fee          | Currency           | Fee        |
|--------------------|--------------|--------------------|------------|
| Australian dollar  | 15.00 AUD    | New Taiwan dollar  | 330.00 TWD |
| Brazilian real     | 20.00 BRL    | New Zealand dollar | 15.00 NZD  |
| Canadian dollar    | 15.00 CAD    | Norwegian krone    | 65.00 NOK  |
| Czech koruna       | 250.00 CZK   | Philippine peso    | 500.00 PHP |
| Danish krone       | 60.00 DKK    | Polish zloty       | 30.00 PLN  |
| Euro               | 11.25 EUR    | Russian ruble      | 320.00 RUB |
| Hong Kong dollar   | 75.00 HKD    | Singapore dollar   | 15.00 SGD  |
| Hungarian forint   | 2,000.00 HUF | Swedish krona      | 80.00 SEK  |
| Israeli new shekel | 40.00 ILS    | Swiss franc        | 10.00 CHF  |
| Japanese yen       | 1,300.00 JPY | Thai baht          | 360.00 THB |
| Malaysian ringgit  | 40.00 MYR    | UK pounds sterling | 7.00 GBP   |

| Mexican peso | 110.00 MXN | US dollar | 10.00 USD |
|--------------|------------|-----------|-----------|
|--------------|------------|-----------|-----------|

#### **Dispute Fees**

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution. Please see the <u>User Agreement</u> for more information about Standard and High Volume Dispute fees.

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

#### **Standard Dispute Fees**

| Market                             | Currency           | Fee         | Currency           | Fee        |
|------------------------------------|--------------------|-------------|--------------------|------------|
| AE, AG, AL, AR,                    | Australian dollar  | 12.00 AUD   | New Taiwan dollar  | 250.00 TWD |
| BA, BB, BH, BM,                    | Brazilian real     | 35.00 BRL   | New Zealand dollar | 13.00 NZD  |
| BS, BW, BZ, CL,                    | Canadian dollar    | 10.00 CAD   | Norwegian krone    | 75.00 NOK  |
| CO, CR, DM, DO,                    | Czech koruna       | 185.00 CZK  | Philippine peso    | 405.00 PHP |
| DZ, EC, EG, FJ, FO,                | Danish krone       | 55.00 DKK   | Polish zloty       | 30.00 PLN  |
| GE, GD, GL, GT,                    | Euro               | 7.00 EUR    | Russian ruble      | 600.00 RUB |
| HN, HR, ID, IS, JM,                | Hong Kong dollar   | 65.00 HKD   | Singapore dollar   | 11.00 SGD  |
| JO, KE, KN, KW,                    | Hungarian forint   | 2450.00 HUF | Swedish krona      | 75.00 SEK  |
| KY, LC, LS, MA,                    | Indian Rupee       | 580.00 INR  | Swiss franc        | 8.00 CHF   |
| MC, MD, MU,                        | Israeli new shekel | 30.00 ILS   | Thai baht          | 250.00 THB |
| MW, MY, MZ, NC,                    | Japanese yen       | 870.00 JPY  | UK pounds sterling | 6.00 GBP   |
| NI, NZ, OM, PA,                    | Malaysian ringgit  | 35.00 MYR   | US dollar          | 8.00 USD   |
| PE, PF, PH, PR,                    | Mexican peso       | 160.00 MXN  |                    |            |
| PW, QA, RS, SA,<br>SC, SG, SN, SV, |                    |             |                    |            |
| TC, TT UY, VE, &                   |                    |             |                    |            |
| ZA                                 |                    |             |                    |            |
| LA.                                |                    | 1           |                    |            |

#### High Volume Dispute Fees

| Market                             | Currency           | Fee         | Currency           | Fee         |
|------------------------------------|--------------------|-------------|--------------------|-------------|
| AE, AG, AL, AR,                    | Australian dollar  | 24.00 AUD   | New Taiwan dollar  | 500.00 TWD  |
| BA, BB, BH, BM,                    | Brazilian real     | 70.00 BRL   | New Zealand dollar | 26.00 NZD   |
| BS, BW, BZ, CL,                    | Canadian dollar    | 20.00 CAD   | Norwegian krone    | 150.00 NOK  |
| CO, CR, DM, DO,                    | Czech koruna       | 370.00 CZK  | Philippine peso    | 810.00 PHP  |
| DZ, EC, EG, FJ, FO,                | Danish krone       | 110.00 DKK  | Polish zloty       | 60.00 PLN   |
| GE, GD, GL, GT,                    | Euro               | 14.00 EUR   | Russian ruble      | 1200.00 RUB |
| HN, HR, ID, IS,                    | Hong Kong dollar   | 130.00 HKD  | Singapore dollar   | 22.00 SGD   |
| JM, JO, KE, KN,                    | Hungarian forint   | 4900.00 HUF | Swedish krona      | 150.00 SEK  |
| KW, KY, LC, LS,                    | Indian Rupee       | 1160.00 INR | Swiss franc        | 16.00 CHF   |
| MA, MC, MD,                        | Israeli new shekel | 60.00 ILS   | Thai baht          | 500.00 THB  |
| MU, MW, MY,                        | Japanese yen       | 1740.00 JPY | UK pounds sterling | 12.00 GBP   |
| MZ, NC, NI, NZ,                    | Malaysian ringgit  | 70.00 MYR   | US dollar          | 16.00 USD   |
| OM, PA, PE, PF,                    | Mexican peso       | 320.00 MXN  |                    |             |
| PH, PR, PW, QA,<br>RS, SA, SC, SG, |                    |             |                    |             |
| No, 5A, 5C, 5G,                    |                    |             |                    |             |

| SN, SV, TC, TT UY, |  |  |
|--------------------|--|--|
| VE, & ZA           |  |  |

### **Currency Conversions**

For information about how we convert currency, please see the <u>user agreement</u>.

The <u>transaction exchange rate</u> used for your currency conversion includes a fee which we charge above the <u>base exchange rate</u>. The fee depends on the type of currency conversion, as follows:

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

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

| receiving a refund beyond 1 day of the date of the of   | пушат раутнент. |
|---|-----------------|
| Markets/Regions   | Rate            |
| AMERICAS:   | 4.5%            |
| Anguilla, Antigua and Barbuda, Argentina, Aruba,  |                 |
| Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman   |                 |
| Islands, Chile, Colombia, Costa Rica, Dominica,   |                 |
| Dominican Republic, Ecuador, El Salvador, Falkland  |                 |
| Islands, Grenada, Guatemala, Guyana, Honduras,  |                 |
| Jamaica, Montserrat, Netherlands Antilles, Nicaragua,   |                 |
| Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint  |                 |
| Lucia, Saint Vincent and the Grenadines, Suriname,  |                 |
| Trinidad & Tobago, Turks and Caicos Islands, Uruguay,   |                 |
| Venezuela, Virgin Islands   |                 |
| ASIA PACIFIC:   | 4.0%            |
| Bhutan, Cambodia, Federated States of Micronesia,   |                 |
| Indonesia, Laos, Maldives, Mongolia, Nepal, New   |                 |
| Zealand, Philippines, Samoa, Singapore, Sri Lanka,  |                 |
| Tonga   |                 |
| MIDDLE EAST & AFRICA:   | 4.0%            |
| Algeria, Angola, Bahrain, Benin, Botswana, Burkina  |                 |
| Faso, Burundi, Cameroon, Cape Verde, Chad, Comoros,   |                 |
| Congo, Democratic Rep of the Congo, Cook Islands,   |                 |
| Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia,  |                 |
| Ghana, Guinea, Guinea Bissau, Ivory Coast, Jordan,  |                 |
| Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho,   |                 |
| Madagascar, Malawi, Mali, Mauritania, Mauritius,  |                 |
| Morocco, Mozambique, Namibia, Niger, Nigeria, Oman,   |                 |
| Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia,   |                 |
| Senegal, Seychelles, Sierra Leone, Somalia, South   |                 |
| Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo, Tunisia, Turkmenistan, Uganda, United Arab Emirates, |                 |
| Yemen, Zambia, Zimbabwe   |                 |
| SOUTH EAST EUROPE:  | 4.0%            |
| Albania, Andorra, Belarus, Bosnia and Herzegovina,  | 4.070           |
| Croatia, Georgia, Iceland, Macedonia, Moldova,  |                 |
| Montenegro, Serbia, Ukraine   |                 |
| Montenegro, Jerbia, Okraine   |                 |

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

For any currency conversions that occur when making commercial transactions and receiving a refund

beyond 1 day of the date of the original payment.

| Currency                 | Rate above the base      | Currency                 | Rate above the base      |
|--------------------------|--------------------------|--------------------------|--------------------------|
|                          | exchange rate (to form   |                          | exchange rate (to form   |
|                          | the transaction exchange |                          | the transaction exchange |
|                          | rate)                    |                          | rate)                    |
| Australian dollar (AUD)  | 4.00%                    | New Taiwan dollar (TWD)  | 4.00%                    |
| Brazilian real (BRL)     | 4.00%                    | New Zealand dollar (NZD) | 4.00%                    |
| Canadian dollar (CAD)    | 3.50%                    | Norwegian krone (NOK)    | 4.00%                    |
| Czech koruna (CZK)       | 4.00%                    | Philippine peso (PHP)    | 4.00%                    |
| Danish krone (DKK)       | 4.00%                    | Polish zloty (PLN)       | 4.00%                    |
| Euro (EUR)               | 4.00%                    | Russian ruble (RUB)      | 4.00%                    |
| Hong Kong dollar (HKD)   | 4.00%                    | Singapore dollar (SGD)   | 4.00%                    |
| Hungarian forint (HUF)   | 4.00%                    | Swedish krona (SEK)      | 4.00%                    |
| Israeli new shekel (ILS) | 4.00%                    | Swiss franc (CHF)        | 4.00%                    |
| Japanese yen (JPY)       | 4.00%                    | Thai baht (THB)          | 4.00%                    |
| Malaysian ringgit (MYR)  | 4.00%                    | UK pounds sterling (GBP) | 4.00%                    |
| Mexican peso (MXN)       | 4.00%                    | US dollar (USD)          | 3.50%                    |

#### Monaco – Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making personal payments or commercial transactions and

receiving a refund beyond 1 day of the date of the original payment.

| Currency                 | Rate above the base      | Currency                 | Rate above the base      |
|--------------------------|--------------------------|--------------------------|--------------------------|
|                          | exchange rate (to form   |                          | exchange rate (to form   |
|                          | the transaction exchange |                          | the transaction exchange |
|                          | rate)                    |                          | rate)                    |
| Australian dollar (AUD)  | 4.00%                    | New Taiwan dollar (TWD)  | 4.00%                    |
| Brazilian real (BRL)     | 4.00%                    | New Zealand dollar (NZD) | 4.00%                    |
| Canadian dollar (CAD)    | 3.50%                    | Norwegian krone (NOK)    | 4.00%                    |
| Czech koruna (CZK)       | 4.00%                    | Philippine peso (PHP)    | 4.00%                    |
| Danish krone (DKK)       | 4.00%                    | Polish zloty (PLN)       | 4.00%                    |
| Euro (EUR)               | 4.00%                    | Russian ruble (RUB)      | 4.00%                    |
| Hong Kong dollar (HKD)   | 4.00%                    | Singapore dollar (SGD)   | 4.00%                    |
| Hungarian forint (HUF)   | 4.00%                    | Swedish krona (SEK)      | 4.00%                    |
| Israeli new shekel (ILS) | 4.00%                    | Swiss franc (CHF)        | 4.00%                    |
| Japanese yen (JPY)       | 4.00%                    | Thai baht (THB)          | 4.00%                    |
| Malaysian ringgit (MYR)  | 4.00%                    | UK pounds sterling (GBP) | 4.00%                    |
| Mexican peso (MXN)       | 4.00%                    | US dollar (USD)          | 3.50%                    |

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

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

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

#### Conversions in all other cases

Rates for all other currency conversions:

| Rate |  |
|------|--|
| 3.0% |  |

### eCheque Fees

Sometimes the sender of a payment you receive may use an eCheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the <u>user agreement</u> 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 eCheques fees

| Market  | Rate                         |
|---|------------------------------|
| AL, AD, BA, GE, HR, ID, IS, MD, MO, MY, NZ, PH, RS, & | Commercial Transaction Rates |
| SG  |                              |

#### 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    |
| 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/regions. A currency conversion (and <u>currency conversion fees</u>) may also apply.

#### Withdrawing a balance from a business PayPal account

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

|      | withdrawal amount is greater than  |
|------|------------------------------------|
|      | withdrawal amount is greater than  |
|      | 750.00 AED                         |
|      | 11.00 AED                          |
|      | If AED withdrawal amount is less   |
|      | than 750.00 AED                    |
|      | 1.50%, minimum fee 15.00 USD       |
|      | (per USD withdrawal) *             |
| AL   | 536.00 ALL (per ALL withdrawal) *  |
| AR   | 75.00 ARS (per ARS withdrawal)     |
| BH   | 2.00 BHD (per BHD withdrawal) *    |
| CL   | 800.00 CLP (per CLP withdrawal)    |
|      | 1.00%, minimum fee 10.00 USD       |
|      | (per USD withdrawal)               |
| CO   | 3500.00 COP (per COP withdrawal)   |
| CR   | 625.00 CRC (per CRC withdrawal)    |
|      | 1.00%, minimum fee 10.00 USD       |
|      | (per USD withdrawal)               |
| DO   | 100.00 DOP (per DOP withdrawal)    |
|      | 0.50%, minimum fee 10.00 USD       |
|      | (per USD withdrawal)               |
| EC   | 0.50%, minimum fee 10.00 USD       |
|      | (per USD withdrawal)               |
| EG   | 125.00 EGP (per EGP withdrawal)    |
| GE   | 13.50 GEL (per GEL withdrawal) *   |
| ID   | No Fee (when no <u>currency</u>    |
|      | conversion is involved) where IDR  |
|      | withdrawal amount is greater than  |
|      | 1,500,000.00 IDR                   |
|      | 16,000.00 IDR                      |
|      | If IDR withdrawal amount is less   |
|      | than 1,500,000.00 IDR              |
| KE   | No Fee (when no <u>currency</u>    |
|      | conversion is involved) where KES  |
|      | withdrawal amount is greater than  |
|      | 20,000.00 KES                      |
|      | 105.00 KES                         |
|      | If KES withdrawal amount is less   |
|      | than 20,000.00 KES                 |
| KW   | 1.50 KWD (per KWD withdrawal) *    |
| MA   | No Fee (when no currency           |
|      | conversion is involved) where MAD  |
|      | withdrawal amount is greater than  |
|      | 2000.00 MAD                        |
|      | 30.00 MAD                          |
|      | If MAD withdrawal amount is less   |
|      | than 2000.00 MAD                   |
| MD   | 96.00 MDL (per MDL withdrawal) *   |
| MU   | 220.00 MUR (per MUR withdrawal)    |
|      | *                                  |
| MY   | No Fee (when no currency           |
| 1411 | conversion is involved) where MYR  |
|      | Conversion is involved) where with |

|                 | T                                   | Ţ  |
|-----------------|-------------------------------------|--|
|                 |                                     | withdrawal amount is greater than 400.00 MYR |
|                 |                                     | 3.00 MYR                                     |
|                 |                                     | If MYR withdrawal amount is less             |
|                 |                                     | than 400.00 MYR                              |
|                 | OM                                  | 2.00 OMR (per OMR withdrawal) *              |
|                 | PA                                  | 1.00%, minimum fee 15.00 USD                 |
|                 |                                     | (per USD withdrawal) *                       |
|                 | PE                                  | 4.00 PEN (per PEN withdrawal)                |
|                 |                                     | 1.00%, minimum fee 10.00 USD                 |
|                 |                                     | (per USD withdrawal)                         |
|                 | PH                                  | No Fee (when no <u>currency</u>              |
|                 |                                     | conversion is involved) where PHP            |
|                 |                                     | withdrawal amount is greater than            |
|                 |                                     | 7000.00 PHP                                  |
|                 |                                     | 50.00 PHP                                    |
|                 |                                     | If PHP withdrawal amount is less             |
|                 |                                     | than 7000.00 PHP                             |
|                 | QA                                  | 18.00 QAR (per QAR withdrawal) *             |
|                 | RS                                  | 550.00 RSD (per RSD withdrawal) *            |
|                 | SG                                  | No Fee (when no currency                     |
|                 |                                     | conversion is involved) where SGD            |
|                 |                                     | withdrawal amount is greater than            |
|                 |                                     | 200.00 SGD                                   |
|                 |                                     | 1.00 SGD                                     |
|                 |                                     | If SGD withdrawal amount is less             |
|                 |                                     | than 200.00 SGD                              |
|                 | SV                                  | 0.50%, minimum fee 10.00 USD                 |
|                 |                                     | (per USD withdrawal)                         |
|                 | UY                                  | 200.00 UYU (per UYU withdrawal)              |
|                 | All other markets (where available) | No Fee (when no <u>currency</u>              |
|                 |                                     | conversion is involved)                      |
| US Bank account | AE, AL, BH, EC, EG, GE, ID, KE, KW, | 3.00%  |
|                 | MD, MU, NZ, OM, PA, PH, QA, RS,     |  |
|                 | SG, SV & UY.                        |  |
|                 | AR & CO                             | 3.50%  |
|                 | CL, CR, DO, & PE                    | 3.00%%                                       |
|                 | All other markets                   | No Fee (when no <u>currency</u>              |
|                 |                                     | conversion is involved)                      |
| Cards           | HR, KW, PH, QA, RS, & SG            | 1% of amount transferred                     |
|                 |                                     | Minimum and maximum                          |
|                 |                                     | fees apply based on the                      |
|                 |                                     | card withdrawal currency,                    |
|                 |                                     | in the table below                           |
|                 | AL, DZ, AG, BS, BH, BB, BZ, BA, BW, | Fixed Fee for card withdrawal                |
|                 | CL, DM, EG, FJ, PF, GE, GD, HN, IS, | applies per withdrawal                       |
|                 | JO, KZ, LS, MW, MU, MD, MA, MZ,     | Fees apply based on the                      |
|                 | NC, OM, PW, KN, LC, SA, SN, SC, TT, | card withdrawal currency,                    |
|                 | TC, AE, & UY                        | in the table below                           |
|                 | 1                                   | ,  |

|                                 | ID,MY                               | Fixed Fee for card withdrawal               |
|---------------------------------|-------------------------------------|---|
|                                 |                                     | applies per withdrawal                      |
|                                 |                                     | <ul> <li>Fees apply based on the</li> </ul> |
|                                 |                                     | card withdrawal currency,                   |
|                                 |                                     | in the table below                          |
| Manual Withdrawals/Transfers to | AL, AG, BA, BB, BZ, DM, DZ, EG, FJ, | 5.00 USD (or equivalent)                    |
| Visa Credit Card                | PF, GD, KN, LC, LS, MW, NC, PW,     |   |
|                                 | SC, TC, & TT                        |   |

<sup>\*</sup>Additional fees may be charged by your bank resulting in less than full amount being credited to your bank account. PayPal will bear no responsibility for any fees or costs (including lifting fees) imposed by the beneficiary bank where you have your bank account into which you request the withdrawal, or its intermediary/correspondent bank.

#### HR, KW, PH, QA, RS & SG - 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  | 5250.00 AMD   |
| Australian dollar   | 0.25 AUD    | 10.00 AUD     |
| Azerbaijan manat    | 0.45 AZN    | 17.50 AZN     |
| Bahraini dinar      | 0.10 BHD    | 4.00 BHD      |
| Bangladeshi Taka    | 22.00 BDT   | 880.00 BDT    |
| Belizean dollar     | 0.50 BZD    | 20.00 BZD     |
| Bulgarian lev       | 0.50 BGN    | 20.00 BGN     |
| Canadian dollar     | 0.25 CAD    | 10.00 CAD     |
| CFA france          | 135.00 XOF  | 5400.00 XOF   |
| 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   | 2900.00 HUF   |
| Iraqi Dinar         | 365.00 IQD  | 14,500.00 IQD |
| Israeli new shekel  | 1.00 ILS    | 40.00 ILS     |
| Japanese yen        | 30.00 JPY   | 1100.00 JPY   |
| Jordanian dinar     | 0.20 JOD    | 7.25 JOD      |
| Kuwaiti dinar       | 1 KWD       | No Max        |
| Kyrgyzstani som     | 22.50 KGS   | 850.00 KGS    |
| 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 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         |
| 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        | 1000.00 RSD       |
| Singapore dollar            | 0.50 SGD         | 15.00 SGD         |
| South African rand          | 3.60 ZAR         | 145.00 ZAR        |
| Sri Lanka rupee             | 50.00 LKR        | 1800.00 LKR       |
| Swedish krona               | 2.50 SEK         | 100.00 SEK        |
| Swiss franc                 | 0.25 CHF         | 10.00 CHF         |
| Thai baht                   | 8.00 THB         | 320.00 THB        |
| Tunisian dinar              | 0.75 TND         | 27.50 TND         |
| Turkish Lira                | 3.50 TRY         | 140.00 TRY        |
| Turkmenistani Manat         | 1.00 TMT         | 40.00 TMT         |
| Ugandan shilling            | 930.00 UGX       | 37,500.00 UGX     |
| UK pounds sterling          | 0.20 GBP         | 8.00 GBP          |
| United Arab Emirates dirham | 0.90 AED         | 36.70 AED         |
| 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            |

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

#### Based on withdrawal currency:

| based on withdrawar currency. |            |
|-------------------------------|------------|
| Currency                      | Fee        |
| Afghan<br>Afghani             | 525.00 AFN |
| Albania lek                   | 552.00 ALL |

|                         | •           |
|-------------------------|-------------|
| Algerian dinar          | 600.00 DZD  |
| Angola<br>kwanza        | 2466.00 AOA |
| Argentine peso          | 15.00 ARS   |
| Armenian<br>dram        | 2625.00 AMD |
| Aruban florin           | 9.00 AWG    |
| Australian<br>dollar    | 7.00 AUD    |
| Azerbaijan<br>manat     | 8.50 AZN    |
| Bahamian<br>dollar      | 5.00 BSD    |
| Bahraini dinar          | 2.00 BHD    |
| Balboa                  | 5.00 PAB    |
| Bangladeshi<br>Taka     | 440.00 BDT  |
| Barbados<br>dollar      | 10.00 BBD   |
| Belizean<br>dollar      | 10.00 BZD   |
| Bermudian<br>dollar     | 5.00 BMD    |
| Bhutan<br>ngultrum      | 355.00 BTN  |
| Boliviano               | 35.00 BOB   |
| Botswana<br>pula        | 54.00 BWP   |
| Brazilian real          | 10.00 BRL   |
| Brunei dollar           | 7.00 BND    |
| Bulgarian lev           | 7.00 BGN    |
| Burundi franc           | 9449.00 BIF |
| Cabo Verde<br>escudo    | 497.00 CVE  |
| Canadian<br>dollar      | 6.00 CAD    |
| Cayman<br>Island dollar | 4.00 KYD    |
|                         |             |

| CFA franc<br>BEAC           | 2956.00 XAF      |
|-----------------------------|------------------|
| CFA france                  | 2700.00 XOF      |
| Chilean peso                | 2400.00 CLP      |
| Columbian<br>peso           | 16658.00 COP     |
| Comoro franc                | 2218.00 KMF      |
| Congolese<br>franc          | 8452.00 CDF      |
| Convertible<br>mark         | 9.00 BAM         |
| Cordoba oro                 | 171.00 NIO       |
| Costa Rican colon           | 2816.00 CRC      |
| Cypriot pound               | 2.40 CYP         |
| Czech koruna                | 110.00 CZK       |
| Dalasi                      | 256.00 GMD       |
| Danish krone                | 30.00 DKK        |
| Denar                       | 278.00 MKD       |
| Djibouti franc              | 889.00 DJF       |
| Dominican<br>peso           | 267.00 DOP       |
| Dong                        | 115874.00<br>VND |
| East<br>Caribbean<br>dollar | 14.00 XCD        |
| Egyptian<br>pound           | 79.00 EGP        |
| Eritrean Nakfa              | 75 ERN           |
| Estonian<br>kroon           | 60.00 EEK        |
| Ethiopian birr              | 160.00 ETB       |
| Euro                        | 4.00 EUR         |

| 1            |
|--------------|
| 4.00 FKP     |
| 11.00 FJD    |
| 31.25 GHS    |
| 4.00 GIP     |
| 32625.00 PYG |
| 47695.00 GNF |
| 1043.00 GYD  |
| 500.00 HTG   |
| 40.00 HKD    |
| 122.00 UAH   |
| 1000.00 HUF  |
| 340.00 ISK   |
| 200.00 INR   |
| 7250.00 IQD  |
| 22.00 ILS    |
| 670.00 JMD   |
| 610.00 JPY   |
| 3.60 JOD     |
| 504.00 KES   |
| 17.00 PGK    |
| 44392.00 LAK |
| 5.00 KWD     |
| 3684.00 MWK  |
| 425.00 KGS   |
|              |

| Lari                                | 14.00 GEL    |
|-------------------------------------|--------------|
| Latvian lat                         | 3.00 LVL     |
| Lebanese<br>Pound                   | 7600.00 LBP  |
| Lempira                             | 123.00 HNL   |
| Leone                               | 49324.00 SLL |
| Lesotho Loti                        | 80.00 LSL    |
| Liberian<br>Dollar                  | 750.00 LRD   |
| Lilangeni                           | 72.00 SZL    |
| Lithuanian<br>litas                 | 14.00 LTL    |
| Macanese<br>Pataca                  | 40.00 MOP    |
| Malagasy                            | 18259.00     |
| Ariary                              | MGA          |
| Malaysian<br>ringgit                | 20.00 MYR    |
| Maltese lira                        | 1.80 MTL     |
| Mauritanian<br>ouguiya              | 180.00 MRU   |
| Mauritius<br>rupee                  | 183.00 MUR   |
| Mexican peso                        | 60.00 MXN    |
| Moldovan leu                        | 88.00 MDL    |
| Moroccan<br>dirham                  | 48.00 MAD    |
| Mozambican<br>metical               | 375.00 MZN   |
| Myanmar<br>Kyat                     | 9000.00 MMK  |
| Naira                               | 1812.00 NGN  |
| Namibia<br>dollar                   | 72.00 NAD    |
| Nepalese<br>rupee                   | 571.00 NPR   |
| Netherlands<br>Antillean<br>guilder | 8.00 ANG     |

| _            |
|--------------|
| 175.00 TWD   |
| 8.00 NZD     |
| 32.00 NOK    |
| 17.00 PEN    |
| 2.00 OMR     |
| 11.00 TOP    |
| 900.00 PKR   |
| 250.00 PHP   |
| 16.00 PLN    |
| 18.00 QAR    |
| 38.00 GTQ    |
| 40.00 ZAR    |
| 20600.00 KHR |
| 12.00 RON    |
| 77.00 MVR    |
| 46000.00 IDR |
| 150.00 RUB   |
| 5000.00 RWF  |
| 4.00 SHP     |
| 45.00 SVC    |
| 110.00 STN   |
| 19.00 SAR    |
| 530.00 RSD   |
| 68.00 SCR    |
| 8.00 SGD     |
|              |

| -                 |
|-------------------|
| 140.00 SKK        |
| 41.00 SBD         |
| 2898.00 SOS       |
| 52.00 TJS         |
| 907.00 LKR        |
| 37.00 SRD         |
| 35.00 SEK         |
| 6.50 CHF          |
| 13.00 WST         |
| 11520.00 TZS      |
| 1887.00 KZT       |
| 200.00 THB        |
| 34.00 TTD         |
| 13735.00<br>MNT   |
| 13.00 TND         |
| 70.00 TRY         |
| 20.00 TMT         |
| 20.00 AED         |
| 18388.00 UGX      |
| 3.00 GBP          |
| 100.00<br>UYI/UYU |
| 5.00 USD          |
| 60,000.00 UZS     |
| 582.00 VUV        |
|                   |

| Venezuelan<br>bolivar | 30,000,000.00<br>VES |  |
|-----------------------|----------------------|--|
| Won                   | 5830.00 KRW          |  |
| Yemeni rial           | 1252.00 YER          |  |
| Yuan<br>renminbi      | 35.00 CNY            |  |
| Zambian<br>kwacha     | 107.50 ZMW           |  |

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

#### Based on withdrawal currency:

| based on withd       | rawai currency. |  |
|----------------------|-----------------|--|
| Currency             | Fee             |  |
| Afghan<br>Afghani    | 525.00 AFN      |  |
| Albania lek          | 552.00 ALL      |  |
| Algerian dinar       | 600.00 DZD      |  |
| Angola<br>kwanza     | 2466.00 AOA     |  |
| Argentine peso       | 15.00 ARS       |  |
| Armenian<br>dram     | 2625.00 AMD     |  |
| Aruban florin        | 9.00 AWG        |  |
| Australian<br>dollar | 7.00 AUD        |  |
| Azerbaijan<br>manat  | 8.50 AZN        |  |
| Bahamian<br>dollar   | 5.00 BSD        |  |
| Bahraini dinar       | 2.00 BHD        |  |
| Balboa               | 5.00 PAB        |  |
| Bangladeshi<br>Taka  | 440.00 BDT      |  |
| Barbados<br>dollar   | 10.00 BBD       |  |
| Belizean<br>dollar   | 10.00 BZD       |  |

| Bermudian               | 5.00 BMD     |  |
|-------------------------|--------------|--|
| dollar<br>Bhutan        |              |  |
| ngultrum                | 355.00 BTN   |  |
| Boliviano               | 35.00 BOB    |  |
| Botswana<br>pula        | 54.00 BWP    |  |
| Brazilian real          | 10.00 BRL    |  |
| Brunei dollar           | 7.00 BND     |  |
| Bulgarian lev           | 7.00 BGN     |  |
| Burundi franc           | 9449.00 BIF  |  |
| Cabo Verde escudo       | 497.00 CVE   |  |
| Canadian<br>dollar      | 6.00 CAD     |  |
| Cayman<br>Island dollar | 4.00 KYD     |  |
| CFA franc<br>BEAC       | 2956.00 XAF  |  |
| CFA france              | 2700.00 XOF  |  |
| Chilean peso            | 2400.00 CLP  |  |
| Columbian peso          | 16658.00 COP |  |
| Comoro franc            | 2218.00 KMF  |  |
| Congolese<br>franc      | 8452.00 CDF  |  |
| Convertible<br>mark     | 9.00 BAM     |  |
| Cordoba oro             | 171.00 NIO   |  |
| Costa Rican colon       | 2816.00 CRC  |  |
| Cypriot pound           | 2.40 CYP     |  |
| Czech koruna            | 110.00 CZK   |  |
| Dalasi                  | 256.00 GMD   |  |

|                             | _                |  |
|-----------------------------|------------------|--|
| Danish krone                | 30.00 DKK        |  |
| Denar                       | 278.00 MKD       |  |
| Djibouti franc              | 889.00 DJF       |  |
| Dominican<br>peso           | 267.00 DOP       |  |
| Dong                        | 115874.00<br>VND |  |
| East<br>Caribbean<br>dollar | 14.00 XCD        |  |
| Egyptian<br>pound           | 79.00 EGP        |  |
| Eritrean Nakfa              | 75 ERN           |  |
| Estonian<br>kroon           | 60.00 EEK        |  |
| Ethiopian birr              | 160.00 ETB       |  |
| Euro                        | 4.00 EUR         |  |
| Falkland<br>Islands pound   | 4.00 FKP         |  |
| Fiji dollar                 | 11.00 FJD        |  |
| Ghanaian Cedi               | 31.25 GHS        |  |
| Gibraltar<br>pound          | 4.00 GIP         |  |
| Guarani                     | 32625.00 PYG     |  |
| Guinea franc                | 47695.00 GNF     |  |
| Guyana dollar               | 1043.00 GYD      |  |
| Haitian<br>Gourde           | 500.00 HTG       |  |
| Hong Kong<br>dollar         | 40.00 HKD        |  |
| Hryvnia                     | 122.00 UAH       |  |
| Hungarian<br>forint         | 1000.00 HUF      |  |
| Iceland krona               | 340.00 ISK       |  |
|                             |                  |  |

| İ                     | Ī               |  |
|-----------------------|-----------------|--|
| Indian rupee          | 200.00 INR      |  |
| Iraqi Dinar           | 7250.00 IQD     |  |
| Israeli new<br>shekel | 22.00 ILS       |  |
| Jamaican<br>dollar    | 670.00 JMD      |  |
| Japanese yen          | 610.00 JPY      |  |
| Jordanian<br>dinar    | 3.60 JOD        |  |
| Kenyan<br>shilling    | 504.00 KES      |  |
| Kina                  | 17.00 PGK       |  |
| Kip                   | 44392.00 LAK    |  |
| Kuwaiti dinar         | 5.00 KWD        |  |
| Kwacha                | 3684.00 MWK     |  |
| Kyrgyzstani<br>som    | 425.00 KGS      |  |
| Lari                  | 14.00 GEL       |  |
| Latvian lat           | 3.00 LVL        |  |
| Lebanese<br>Pound     | 7600.00 LBP     |  |
| Lempira               | 123.00 HNL      |  |
| Leone                 | 49324.00 SLL    |  |
| Lesotho Loti          | 80.00 LSL       |  |
| Liberian<br>Dollar    | 750.00 LRD      |  |
| Lilangeni             | 72.00 SZL       |  |
| Lithuanian<br>litas   | 14.00 LTL       |  |
| Macanese<br>Pataca    | 40.00 MOP       |  |
| Malagasy<br>Ariary    | 18259.00<br>MGA |  |
| Malaysian<br>ringgit  | 3.00 MYR        |  |
| Maltese lira          | 1.80 MTL        |  |
|                       |                 |  |

| Mauritanian<br>ouguiya   | 180.00 MRU   |  |
|--|--|--|
| Mauritius  | 183.00 MUR   |  |
| rupee  | 183.00 WOK   |  |
| Mexican peso   | 60.00 MXN  |  |
| Moldovan leu   | 88.00 MDL  |  |
| Moroccan   | 48.00 MAD  |  |
| dirham   | 10.00 1111 12  |  |
| Mozambican   | 375.00 MZN   |  |
| metical  |  |  |
| Myanmar  | 9000.00 MMK  |  |
| Kyat   |  |  |
| Naira  | 1812.00 NGN  |  |
| Namibia<br>dollar  | 72.00 NAD  |  |
| Nepalese<br>rupee  | 571.00 NPR   |  |
| Netherlands<br>Antillean<br>guilder  | 8.00 ANG   |  |
| New Taiwan   |  |  |
| dollar   | 175.00 TWD   |  |
| New Zealand<br>dollar  | 175.00 TWD<br>8.00 NZD   |  |
| New Zealand  |  |  |
| New Zealand<br>dollar<br>Norwegian   | 8.00 NZD   |  |
| New Zealand<br>dollar<br>Norwegian<br>krone  | 8.00 NZD<br>32.00 NOK  |  |
| New Zealand<br>dollar<br>Norwegian<br>krone<br>Nuevo Sol<br>Omani rial   | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR   |  |
| New Zealand<br>dollar<br>Norwegian<br>krone<br>Nuevo Sol   | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  |  |
| New Zealand<br>dollar<br>Norwegian<br>krone<br>Nuevo Sol<br>Omani rial<br>Pa'anga<br>Pakistani   | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR   |  |
| New Zealand<br>dollar  Norwegian<br>krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine  | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine peso                                     | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine peso  Polish zloty                       | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  250.00 PHP  16.00 PLN                       |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine peso  Polish zloty  Qatari rial          | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  250.00 PHP  16.00 PLN  18.00 QAR            |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine peso  Polish zloty  Qatari rial  Quetzal | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  250.00 PHP  16.00 PLN  18.00 QAR  38.00 GTQ |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine peso  Polish zloty  Qatari rial          | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  250.00 PHP  16.00 PLN  18.00 QAR            |  |
| New Zealand dollar  Norwegian krone  Nuevo Sol  Omani rial  Pa'anga  Pakistani  Rupee  Philippine peso  Polish zloty  Qatari rial  Quetzal | 8.00 NZD  32.00 NOK  17.00 PEN  2.00 OMR  11.00 TOP  900.00 PKR  250.00 PHP  16.00 PLN  18.00 QAR  38.00 GTQ |  |

| Rufiyaa                           | 77.00 MVR    |  |
|-----------------------------------|--------------|--|
| Rupiah                            | 46000.00 IDR |  |
| Russian ruble                     | 150.00 RUB   |  |
| Rwandan<br>franc                  | 5000.00 RWF  |  |
| Saint Helena<br>pound             | 4.00 SHP     |  |
| Salvadoran<br>Colón               | 45.00 SVC    |  |
| São Tomé And<br>Príncipe<br>Dobra | 110.00 STN   |  |
| Saudi riyal                       | 19.00 SAR    |  |
| Serbian dinar                     | 530.00 RSD   |  |
| Seychelles<br>rupee               | 68.00 SCR    |  |
| Singapore<br>dollar               | 8.00 SGD     |  |
| Slovak koruna                     | 140.00 SKK   |  |
| Solomon<br>Islands dollar         | 41.00 SBD    |  |
| Somali shilling                   | 2898.00 SOS  |  |
| Somoni                            | 52.00 TJS    |  |
| Sri Lanka<br>rupee                | 907.00 LKR   |  |
| Surinam<br>dollar                 | 37.00 SRD    |  |
| Swedish<br>krona                  | 35.00 SEK    |  |
| Swiss franc                       | 6.50 CHF     |  |
| Tala                              | 13.00 WST    |  |
| Tanzanian<br>shilling             | 11520.00 TZS |  |
| Tenge                             | 1887.00 KZT  |  |
|                                   |              |  |

| Trinidad and<br>Tobago dollar | 34.00 TTD            |  |
|-------------------------------|----------------------|--|
| Tugrik                        | 13735.00<br>MNT      |  |
| Tunisian dinar                | 13.00 TND            |  |
| Turkish lira                  | 70.00 TRY            |  |
| Turkmenistani<br>Manat        | 20.00 TMT            |  |
| UAE dirham                    | 20.00 AED            |  |
| Uganda<br>shilling            | 18388.00 UGX         |  |
| UK pounds sterling            | 3.00 GBP             |  |
| Uruguay peso                  | 100.00<br>UYI/UYU    |  |
| US dollar                     | 5.00 USD             |  |
| Uzbekistani<br>Som            | 60,000.00 UZS        |  |
| Vatu                          | 582.00 VUV           |  |
| Venezuelan<br>bolivar         | 30,000,000.00<br>VES |  |
| Won                           | 5830.00 KRW          |  |
| Yemeni rial                   | 1252.00 YER          |  |
| Yuan<br>renminbi              | 35.00 CNY            |  |
| Zambian<br>kwacha             | 107.50 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  Credit Card and Debit Card Confirmation(s) | 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.  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 | See Bank Return on Transfer out of PayPal Table below.  See Credit Card and Debit Card Link and Confirmation Table below.  |
|--|--|--|
|  | be refunded when you successfully complete the credit card or debit card verification process.   |  |
| Commercial Transaction Refunds   | Full Refunds   | <ul> <li>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.</li> </ul> |
|  | Partial Refunds  | If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.   |
| Records Request  | This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account.  | 10.00 SGD or other currency equivalent (per item)  |

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

| Market/Region | Rate          |
|---------------|---------------|
| HR & IS       | 3.00 EUR      |
| ID            | 50,000.00 IDR |
| PH            | 250.00 PHP    |
| MY            | 15.00 MYR     |

#### Credit Card and Debit Card Link and Confirmation Table

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

| Australian dollar  | 2.00 AUD   | New Taiwan dollar  | 70.00 TWD  |
|--------------------|------------|--------------------|------------|
| Brazilian real     | 4.00 BRL   | New Zealand dollar | 3.00 NZD   |
| Canadian dollar    | 2.45 CAD   | Norwegian krone    | 15.00 NOK  |
| Czech koruna       | 50.00 CZK  | Philippine peso    | 100.00 PHP |
| Danish krone       | 12.50 DKK  | Polish zloty       | 6.50 PLN   |
| Euro               | 1.50 EUR   | Russian ruble      | 60.00 RUB  |
| Hong Kong dollar   | 15.00 HKD  | Singapore dollar   | 3.00 SGD   |
| Hungarian forint   | 400.00 HUF | Swedish krona      | 15.00 SEK  |
| Israeli new shekel | 8.00 ILS   | Swiss franc        | 3.00 CHF   |
| Japanese yen       | 200.00 JPY | Thai baht          | 70.00 THB  |
| Malaysian ringgit  | 10.00 MYR  | UK pounds sterling | 1.00 GBP   |
| Mexican peso       | 20.00 MXN  | US dollar          | 1.95 USD   |