

PAYPAL USER AGREEMENT

About Your Account

This user agreement will be effective for all users as of October 31, 2020.

Welcome to PayPal!

This user agreement is a contract between you and PayPal Pte. Ltd., a Singaporean company governing your use of your PayPal account and the PayPal services. If you are an individual, you must be a resident of one of the countries/regions listed on the [PayPal Worldwide](#) page and at least 18 years old, or the age of majority in your country/region of residence to open a PayPal account and use the PayPal services. If you are a business, the business must be organized in, operating in, or a resident of one of the countries/regions listed on the [PayPal Worldwide](#) page to open a PayPal account and use the PayPal services.

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

- [Acceptable Use Policy](#)
- [Alternative Payment Methods Terms](#)

Please read carefully all of the terms and conditions of this user agreement, the terms of these policies and each of the other agreements that apply to you. We may amend this user agreement and any of the policies listed above from time to time. The revised version will be effective at the time we post it on our website, unless otherwise noted. If our changes reduce your rights or increase your responsibilities we will post a notice on the [Policy Updates](#) page of our website and provide you with at least 14 days notice. All future changes set out in the [Policy Updates](#) page already published on the Legal Agreements page at the time you register for the PayPal services are incorporated by reference into this user agreement and will take effect as specified in the Policy Update.

If you do not agree to the revised terms and conditions, you must stop using the PayPal services, close your account and terminate your relationship with us without cost or penalty. This user agreement will continue to apply to your previous use of our services.

About our main business

PayPal is a payment services provider and acts as such by creating, hosting, maintaining and providing our PayPal services to you via the internet. Our services allow you to send payments to anyone with a PayPal account, and, where available, to receive payments. Our service availability varies by [country/region](#). You can see what services are available in your country/region by logging into your PayPal account.

The PayPal services are offered by PayPal Pte. Ltd.

Consumer Advisory — PayPal Pte. Ltd., the holder of the PayPal stored value facility, does not require the approval of the Monetary Authority of Singapore. Consumers (users) are advised to read the terms and conditions carefully.

This user agreement is not a solicitation of the PayPal services and PayPal is not targeting any country/region or market through this user agreement.

Opening an Account

We offer two types of accounts: personal accounts and business accounts.

All PayPal accounts let you do things like:

- [Send](#) and [receive](#) payments.
- [Buy](#) things online, using mobile devices or in stores.
- Make payments using your credit card, debit card, bank account, PayPal balance, eCheque or other payment methods.
- Accept credit card, debit card, bank account, PayPal balance, eCheque or other payment methods from others.

You are responsible for maintaining adequate security and control of any and all IDs, passwords, personal identification numbers, or any other codes that you use to access your PayPal account and the PayPal services.

In order to open and maintain a PayPal account, you must list your correct country/region of residence and provide us with correct and updated account information, including but not limited to personal information, financial information, or other information related to you or your business.

You must keep your mailing address, email address and other contact information current in your PayPal account profile.

Personal accounts

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

- Buy goods and services.
- Send and request payments from friends and family.

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

Business accounts

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

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

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

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

Commercial Entity Agreement

If the activity through any type of PayPal account you hold reaches certain thresholds or involves certain business segments or activities, you are required by the card networks to agree to a Commercial Entity Agreement to allow you to continue accepting Visa and MasterCard payments. In this case, these [Commercial Entity Agreements](#) will apply to any payment processed by PayPal on your behalf and will form part of this user agreement.

Third Party permissions

You must be the beneficial owner of your PayPal account, and conduct business only on behalf of yourself.

You may expressly grant, remove and manage permissions for some third parties to take certain actions on your behalf. In some cases, you can do this when logged into your PayPal account – in other cases, you can do this directly with the third party. You acknowledge that if you grant permission for a third party to take actions on your behalf, we may disclose certain information about your PayPal account to this third party.

You may permit third party service providers licensed by applicable law to:

- provide account information services to access information about your account on your behalf;
- confirm whether an amount necessary for the execution of a card-based payment transaction is available on your account; or

- provide payment initiation services to initiate payments from your account on your behalf.

Granting permission to any third party to access your PayPal account in any way does not relieve you of any of your responsibilities under this user agreement. You are liable to us for the actions that you authorize the third parties to carry out. You will not hold us responsible for, and you will indemnify us from, any liability arising from the actions or inactions of such third parties in connection with the permissions you granted, subject to your mandatory legal rights.

Closing Your PayPal Account

You may close your account and terminate your relationship with us at any time without cost or penalty, but you will remain liable for all obligations related to your PayPal account even after the PayPal account is closed. When you close your PayPal account, we will cancel any scheduled or incomplete transactions. You must [withdraw](#) or transfer any PayPal balance from your PayPal account before closing it. You cannot withdraw or transfer digital gift certificates/cards that are purchased through [PayPal Digital Gifts](#) and linked to your PayPal account as payment methods. However, even without your PayPal account, you can still use the codes you received by email when you purchased the gift certificates/cards to make purchases.

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

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

Link or Unlink a Payment Method

You can link or unlink a credit card, debit card or a bank account to your PayPal account as a payment method. Please keep your payment method information current (i.e. credit card number and expiration date). If this information changes, we may update it using information and third party sources available to us without any action on your part. If you do not want us to update your card information, you may remove your payment method from your PayPal account. If we update your payment method, we will keep any preference setting attached to such payment method. You may choose to confirm your card, so that we can verify that the card is valid and that you are the card owner.

Holding a PayPal Balance

Any PayPal balance you hold represents an unsecured claim against PayPal. PayPal combines your balance with the balances of other users and invests those funds in liquid investments. These pooled amounts are held separate from PayPal's corporate funds, and PayPal will neither use these funds for its operating expenses or any other corporate purposes nor will it voluntarily make these funds available to its creditors in the event of bankruptcy. You will not receive interest or other earnings

on the amounts in your balance. You agree PayPal shall own the interest or other earnings on these investments. You agree to assign any rights to any interest derived from your funds to PayPal.

Adding or Withdrawing Funds

Adding funds to your balance

You may use the payment methods linked to your PayPal account to fund transactions you make using your PayPal account. You don't need a PayPal balance to buy something or send payments. You can add funds your PayPal account from the bank account that's linked to your PayPal account by requesting an electronic transfer to your PayPal account. The amount transferred will be held as a balance in your PayPal account. Credit cards cannot be used to add funds to your PayPal balance.

Withdrawing funds from your balance

If you have a PayPal balance, log into your PayPal account to see which of these withdrawal options are available in your country/region:

- transferring it to a bank account linked to your PayPal account; or
- transferring it to your debit or credit card, where available; or
- requesting a physical cheque through the mail, where available.

Depending on the country/region in which your account is registered, you may be able to withdraw your funds through a third party service provider. Please see terms of such third party for information regarding currency conversions.

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

We may set limits on your withdrawals, and you can view any withdrawal limit by logging into your PayPal account. Completing the following steps can help us verify your PayPal account, which may allow us to remove any withdrawal cap:

- Verifying your bank account; and
- Linking and confirming your credit card or debit card information.

We may charge a fee to make a transfer to your bank account. If your debit card is eligible to receive withdrawals from your PayPal account, you will be provided the option to use it when you transfer funds out of your PayPal balance, subject to the

fees applicable to such transfers that can be found on the [Fees for Transferring Balance \(for personal accounts\)](#) page and the [Fees for Transferring Balance \(for business accounts\)](#) page. The applicable fees will be disclosed to you in advance each time you initiate such a withdrawal.

Generally, we will send physical cheques through the mail only to confirmed addresses, unless we have verified your PayPal account. We will not send cheques to post office boxes. If you would like us to send a cheque to an address that does not meet these criteria, you must contact customer service and provide the documentation that we request to verify your association with the address. If you fail to cash a cheque within 180 Days of the date of issuance, we will return the funds to your balance (minus a fee).

Managing Your Balance in Multiple Currencies

Holding multiple currencies

Your PayPal balance may be held in any of the currencies supported by PayPal, and you may hold a balance in more than one of these currencies at the same time.

If you hold a balance in your PayPal account:

- We may allow you to convert the balance into another currency. If you convert the balance in your account, PayPal's transaction exchange rate (including our [currency conversion fee](#)) will be used. We may, at our discretion, impose limits on the amount of your balance that you can convert or the number of conversions you can perform.
- You may only withdraw the balance in the opening currency of your account or such other currency that PayPal supports for withdrawal in your registered country/region. In order to withdraw the balance in your account which is held in another currency you will have to convert the currency to the opening currency of your account, or it will be converted for you at the time of your withdrawal. PayPal's transaction exchange rate, including our [currency conversion fee](#), will be used.

To receive funds in a currency that your account is not currently configured to accept, it may be necessary to create a balance in your PayPal account in that currency or convert the balance into another currency. Certain currencies can only be received by converting the balance into another currency that PayPal allows you to hold. If the balance is converted, PayPal's transaction exchange rate (including our [currency conversion fee](#)) will be used.

You are responsible for all risks associated with maintaining multiple currencies in your PayPal account. You may not manage or convert currencies for speculative trading purposes, conversion arbitrage, conversion options, or any other activity that PayPal determines is primarily for the purpose of gaining or making money based on currency conversion rates. PayPal may hold, cancel, or reverse any transaction we determine to violate this policy.

How we convert currency

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

For some uses of your PayPal accounts, PayPal may determine currency conversion is necessary. The currency conversion fee applicable can be found on our fees page under the heading [Currency conversion fees](#).

Currency conversion choices

When your payment is funded by a debit or credit card and involves a currency conversion by PayPal, you consent to and authorize us to convert the currency in place of your debit or credit card issuer. You may have the right to have your card issuer perform the currency conversion, if applicable for that card issuer and network. This currency preference selection may be presented to you in various forms, including a choice of which currency is used for the transaction, whether PayPal or your card issuer performs the conversion, or which conversion rate is used for the transaction, among others. If your card issuer converts the currency, your card issuer will determine the currency conversion rate and the fees they may charge.

PayPal will always perform the conversion for transactions where you use your existing PayPal balance or your linked bank account is the payment method.

Account Statements

Account Statements

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

Sending payments to or Receiving payments from a Friend or Family Member

Sending payments

In some countries/regions, you can send funds to a friend or family member from your PayPal account using the send payments feature in your PayPal account (sometimes called personal payments or peer-to-peer/P2P payments).

Visit our [Available Services by Country/Region of Residence list](#) to see which services are available in your country/region of residence or log into your PayPal account.

You can send funds to a friend or family member even if they don't have a PayPal account at the time you send them funds, using their email address or mobile

number, in any currency that PayPal supports, and you can choose which payment method you want to use. If the person to whom you are sending funds does not have a PayPal account, they can claim it by opening a PayPal account. If they don't claim it, it will be refunded to you. Receiving funds from a friend or family member is described under [Receiving Funds](#).

We may, at our discretion, impose limits on the amount of funds you can send, including funds you send for purchases. You can view any sending limit by logging in to your PayPal account. We may increase your sending limits if you complete the same steps to verify your information as is required for the removal of withdrawal limits.

When you send funds to a friend or family member, one of three things may happen: they may accept, decline or fail to claim the funds. If they either decline to accept the funds or don't claim them within 30 days of the date they are sent, the funds (including any fees you were charged) will be refunded to:

- The original payment method you used for the transaction, if you used a credit card, debit card or PayPal Credit as the payment method, or
- Your PayPal balance, if you used your PayPal balance as the payment method or a bank account as the payment method and we cannot refund it to your bank account.

Receiving payments

If a friend or family member sends funds to you, the funds will appear in your PayPal balance. To receive funds in a currency your account is not currently configured to accept, it may be necessary to create a balance in that currency or convert the funds into another currency. Certain currencies can only be received by converting the balance into another currency that PayPal allows you to hold. If the balance is converted, PayPal's [transaction exchange rate](#) (including our [currency conversion fee](#)) will be used.

Fees for Sending payments to Friends and Family

The fees applicable to sending funds can be found in our [Sending funds table](#) and will be disclosed to you in advance each time you initiate a transaction to send funds to a friend or family member. If you convert your PayPal balance from one currency to another, PayPal's transaction exchange rate (including our [currency conversion fee](#)) will be used.

If you send funds to a friend or family member from a third party (non-PayPal) website or by using a third party's product or service, then the third party will determine if the sender or recipient pays the fee. This will be disclosed to you by the third party before the payment is initiated.

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

How to buy something

You can buy something from a seller who accepts PayPal in any currency that the seller accepts, and that PayPal supports, using the funds in your PayPal balance, or using any [payment method](#) linked to your PayPal account. This includes, for example:

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

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

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

- American Express may not be available as a payment method for certain merchants, such as branded airlines and certain travel merchants;
- Some credit cards may not be available as a payment method for certain merchants, such as those in the gambling industry; and
- Credit cards cannot be used to send personal payments or to top up your PayPal balance

When you authorize a payment to a seller who accepts PayPal, some sellers may take up to 30 days to complete the transaction. In these instances, your payment may appear as a pending order in your PayPal account. In that case, your authorization of the payment will remain valid until the seller completes the transaction (but no longer than 30 days). If you used a debit or credit card as the payment method, your debit or credit card issuer also may show a pending authorization for a period of time until they release the hold or receive a completed transaction.

If your payment requires a currency conversion by us, the transaction exchange rate will be determined and applied as described in the [How we convert currency](#) section and will be determined at the time the payment is processed.

Fees

When you buy something from a seller who accepts PayPal, you don't pay a fee to PayPal. If PayPal performs a currency conversion for your purchase, PayPal's transaction exchange rate (including our [currency conversion fee](#)) will be used. Your credit card or debit card issuer may also charge you a separate fee for transactions.

Payment review

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

Automatic payments

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

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

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

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

Refunds

When you buy something from a seller online using PayPal and the transaction is ultimately refunded, the payment will typically be refunded to the original payment method you used for the transaction if you used a credit card, debit card or PayPal balance. If you used a bank account as the payment method for the transaction, we will refund the payment to your bank account, or to your PayPal balance if we cannot refund it to your bank account. For purchases you make in a seller's store location that you paid for using your PayPal account and the transaction is ultimately refunded, the payment will be refunded to your PayPal balance. If PayPal performed a currency conversion for your transaction and a refund is issued:

- within 1 day of the date of the original payment, the transaction exchange rate (including our currency conversion fee) used at the time of the original payment will apply.
- beyond 1 day of the date of the original payment, PayPal's transaction exchange rate (including our currency conversion fee) on the date of the refund will apply. The transaction exchange rate may be applied immediately and without notice to you. This means that you may not receive the full amount of your original payment due to the fees above and fluctuations in currency conversion rates.

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

Payment Method Used for My Transaction

Selecting a preferred payment method

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

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

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

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

If you have not selected a preferred payment method, or your preferred payment method is unavailable, we will show you available payment methods, including the payment method you used most often or most recently, at the time of transaction.

You can also click on the "Manage" link to see all of your available payment methods, or add a new one, and select a payment method during the transaction.

Backup payment method

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

Sending payments to friends and family

When you send payments to friends and family using your PayPal balance (if available) or your bank account, we waive all fees, so we always show you these payment options first, even if you have a set preferred payment method for your online purchases. Remember, you always have the choice to select any payment method in your PayPal account by clicking the "Change" link on the Send Payments page. If you select a payment method with a fee, we will always show you the fee before you send the payment.

Automatic payments

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

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

If your chosen payment method is unavailable (e.g. credit card expired), a particular agreement with a seller does not provide for the ability to specify a payment method, or if you have not designated a payment method for future transactions with a seller, the payment method used will be in the following order, as applicable: 1. balance; 2. bank account (instant transfer); 3. PayPal co-branded debit card; 4. PayPal co-branded credit card; 5. debit card; 6. credit card; and 7. eCheque.

You can cancel any agreement in your account settings.

Bank account transfers

When you use your bank account as a payment method, you are allowing PayPal to initiate a transfer from your bank account to the recipient. For these transactions, PayPal will make electronic transfers from your bank account in the amount you

specify. You authorize PayPal to try this transfer again if the initial transfer is rejected by your bank for any reason.

eCheque

eCheque is a payment method where you use your bank account as your payment method, and the payment is not received by the recipient until the transaction is processed from the bank. This process usually takes 3-5 [Business Days](#), but this amount of time will increase if the payment is sent from a bank account located outside of your country/region.

If eCheque is your preferred payment method, it will be used to fund your PayPal payment, even if you have a balance.

PayPal's Buyer Protection Program

PayPal Buyer Protection

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

IMPORTANT: You may be required to return the item to the seller or other party we specify as part of the settlement of your claim. PayPal's Buyer Protection program does not entitle you to reimbursement for the return shipping costs that you may incur.

PayPal's Buyer Protection program may apply when you encounter these specific problems with a transaction:

- You didn't receive your item from a seller (referred to as an "Item Not Received" claim), or
- You received an item, but the item isn't what you ordered (referred to as a "Significantly Not as Described" claim).

If you believe that a transaction made through your PayPal account was not authorized by you, this type of claim is different from the Buyer Protection program, and is described below under [Liability for Unauthorized Transactions](#).

Item Not Received claims

Your claim *will not* qualify for a refund under PayPal's Buyer Protection program for an Item Not Received claim if:

- You collect the item in person, or arrange for it to be collected on your behalf, including if you use PayPal in a seller's store location, or
- The seller has provided [proof of shipment](#) or [proof of delivery](#).

If the seller presents evidence that they delivered the goods to your address, PayPal may find in favor of the seller for an Item Not Received claim even if you claim you did not receive the goods.

Significantly Not As Described claims

An item may be considered Significantly Not as Described if:

- The item is materially different from the seller's description of it.
- You received a completely different item.
- The condition of the item was misrepresented. For example, the item was described as "new" but the item was used.
- The item was advertised as authentic but is not authentic (i.e. it is counterfeit).
- The item is missing major parts or features and those facts were not disclosed in the description of the item when you bought it.
- You purchased a certain number of items but didn't receive them all.
- The item was materially damaged during shipment.
- The item is unusable in its received state and was not disclosed as such.

An item may not be considered Significantly Not as Described if:

- The item is materially similar to the seller's description of it.
 - The defect in the item was correctly described by the seller in its description of the item.
 - The item was properly described but you didn't want it after you received it.
 - The item was properly described but did not meet your expectations.
 - The item has minor scratches and was described as "used."
-

Ineligible items and transactions under PayPal's Buyer Protection program

Payments for the following are not eligible for reimbursement under PayPal Buyer Protection:

- Real estate, including residential property.

- Financial products or investments of any kind.
- Businesses (when you buy or invest in all or part of a business).
- Vehicles, including, but not limited to, motor vehicles, motorcycles, recreational vehicles, aircraft and boats.
- Significantly Not as Described claims for wholly or partly custom-made items or items picked up in person.
- Donations including payments on crowdfunding platforms.
- Items prohibited by the PayPal [Acceptable Use Policy](#).
- For Item Not Received claims, items which you collect in person or arrange to be collected on your behalf, including items bought in a seller's store location.
- Industrial machinery used in manufacturing.
- Anything purchased from, or an amount paid to, a government agency.
- Stored value items such as gift cards and pre-paid cards.
- Gambling, gaming and/or any other activity with an entry fee and a prize.
- Personal payments.
- Payments sent using PayPal to any bill payment service.
- Payments made using PayPal Payouts and Mass Pay or guest checkout transactions (i.e. not sent using your PayPal account).
- Send payment transactions where the sender pays the PayPal transaction fee.
- Items intended for resale, including single item transactions or transactions that include multiple items.

Transaction eligibility for PayPal's Buyer Protection program

To be eligible for PayPal Buyer Protection you must meet all of the following requirements:

- Have a PayPal account in good standing.
- Pay for the eligible item from your PayPal account.
- Attempt to contact the seller to resolve your issue directly before filing a claim under PayPal's Purchase Protection through the Resolution Center.
- Respond to PayPal's request for documentation and other information within the time requested.

- Open a dispute in the Resolution Centre within 180 days of the date you sent the payment, and follow our online dispute resolution process.
 - Not have received a recovery or agreed to an alternative resolution related to your purchase from another source.
-

Our online dispute resolution process

If you're unable to resolve a transaction related issue directly with a seller, you must follow our online dispute resolution process through the [Resolution Centre](#) to pursue a claim under our Buyer Protection program. You may also file a claim (Step 2 below) by calling us and speaking to an agent. The steps you must follow are described below, and if you do not follow these steps your claim may be denied: **Step 1: Open a dispute** within 180 days of the date you made the payment. This might allow you to start a direct conversation with the seller regarding your issue with the transaction that may help resolve the dispute. If you are unable to resolve the dispute directly with the seller, proceed to Step 2. We will place a [hold](#) on all funds related to the transaction in the seller's PayPal account until the dispute is resolved or closed.

Step 2: Escalate the dispute to a claim for reimbursement within 20 days after opening the dispute, if you and the seller are unable to come to an agreement, or we will automatically close the dispute. You can escalate the dispute to a claim for reimbursement through the [Resolution Centre](#). The seller or PayPal may also escalate the dispute to a claim at this point. PayPal may ask you to wait at least 7 days from the transaction date to escalate the dispute.

Step 3: Respond to PayPal's requests for documentation or other information, after you, the seller or PayPal escalates your dispute to a claim for reimbursement. PayPal may require you to provide receipts, third party evaluations, police reports or other documents that PayPal specifies. You must respond to these requests in a timely manner as requested in our correspondence with you.

Step 4: Comply with PayPal's shipping requests in a timely manner, if you're filing a Significantly Not as Described claim. PayPal may require you, at your expense, to ship the item back to the seller, to PayPal or to a third party (which will be specified by PayPal) and to provide proof of delivery.

Proof of delivery means:

For transactions that total less than \$750 USD (or the equivalent currency threshold in the table below), confirmation that can be viewed online and includes the delivery address showing at least city/ or postal code, delivery date, and the identity of the shipping company you used.

For transactions that total \$750 USD (or the equivalent currency threshold in the table below) or more, you must provide signature confirmation of delivery (except for buyers having a PayPal account registered: in Albania, Andorra, Bosnia and Herzegovina, Croatia, Iceland, Israel, or Ukraine to whom such requirement won't apply). If the transaction is in a currency not listed in the table, then signature

confirmation is required when the payment exceeds the equivalent of \$750 USD at the PayPal exchange rate that applies at the time the transaction is processed.

Signature confirmation currency thresholds			
Currency	Transaction value	Currency	Transaction value
Australian Dollar:	850 AUD	New Zealand Dollar:	950 NZD
Brazilian Real:	1,750 BRL	Norwegian Krone:	4,600 NOK
Canadian Dollar:	850 CAD	Philippine Peso:	34,000 PHP
Czech Koruna:	15,000 CZK	Polish Zlotych:	2,300 PLN
Danish Krone:	4,100 DKK	Russian Ruble:	48,000 RUB
Euro:	550 EUR	Singapore Dollar:	950 SGD
Hong Kong Dollar:	6,000 HKD	Swedish Krona:	4,950 SEK
Hungarian Forint:	170,000 HUF	Swiss Franc:	700 CHF
Israeli Shekel:	2,700 ILS	Taiwan New Dollar:	23,000 TWD
Japanese Yen:	77,000 JPY	Thai Baht:	24,500 THB
Malaysian Ringgit:	3,100 MYR	U.K. Pounds Sterling:	450 GBP
Mexican Peso:	10,000 MXN	U.S. Dollar:	750 USD

Step 5: PayPal will make a final decision (including automatically closing any dispute or claim), in its sole discretion, based on the coverage and eligibility requirements set forth above, any additional information provided during the online

dispute resolution process or any other information PayPal deems relevant and appropriate under the circumstances.

Note that when you are making [Digital Goods Micropayments Purchases](#), there are special rules that apply and that include pre-determined thresholds where we may, at our discretion, reverse the transaction without requiring you to take further action. We may limit the number of automatic reversals that you benefit from, but, even if that is the case, you will still be able to follow PayPal's standard dispute resolution processes described above.

In the event that PayPal makes a final decision in favour of the buyer or seller, each party must comply with PayPal's decision.

If PayPal finds in favour of a buyer, PayPal will reimburse the buyer for the full purchase price of the item and original shipping costs.

In a seller loses a claim, the seller will not receive a refund on the PayPal fees associated with the transaction.

If a seller loses a Significantly Not as Described claim due to the item sold being counterfeit, the seller will be required to provide a full refund to the buyer and you will not receive the item back.

Dispute with us or your card issuer

If you used a credit card or debit card as the payment method for a transaction through your PayPal account and you are dissatisfied with the transaction, you may be entitled to dispute the transaction with your card issuer. Applicable card chargeback rights may be broader than those available to you under PayPal's Buyer Protection program. For example, if you dispute a transaction with your card issuer, you may be able to recover amounts you paid for unsatisfactory items even if they don't qualify for protection under a Significantly Not as Described claim with us. You must choose whether to pursue a dispute with PayPal under our Buyer Protection program, or to pursue the dispute with your card issuer. You can't do both at the same time or seek a double recovery. If you pursue a dispute/claim with us and you also pursue a dispute for the same transaction with your card issuer, we'll close your dispute/claim with us. This won't affect the dispute process with your card issuer. In addition, if you pursue a dispute with your card issuer, you cannot pursue a dispute/claim with us later.

If you choose to dispute a transaction with PayPal and we decide against you, you can seek to pursue the dispute with your card issuer later. If PayPal does not make a final decision on your claim until after your card issuer's deadline for filing a dispute, and because of our delay you recover less than the full amount you would have been entitled to recover from the card issuer, we will reimburse you for the remainder of your loss (minus any amount you have already recovered from the seller or your card issuer). Before contacting your card issuer or filing a dispute with PayPal, you should contact the seller to attempt to resolve your issue in accordance with the seller's return policy.

Accepting Payments From Buyers for Goods and Services

Receiving personal payments

The ability to receive payments varies by country/region. You can determine whether you have the ability to receive payments by logging into your PayPal account. If you use your PayPal account to receive payments for the sale of goods or services or accept donations, you must:

- Pay any applicable fees for receiving the funds.
- Not ask your buyer to send you a personal payment for a purchase. If you do so, PayPal may remove your PayPal account's ability to accept payments from friends or family members.

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

No surcharges

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

Presentation of PayPal

You must treat PayPal payment methods or marks at least on par with any other payment methods offered at your points of sale, wherever PayPal's branded services are integrated, including your websites or mobile applications. This includes at least equal or better: logo placement, position within any point of sale, and treatment in terms of payment flow, terms, conditions, restrictions, and fees, in each case as compared to other marks and payment methods at your points of sale. Further, you must not present any payment method or mark upstream (or at an earlier point in the checkout experience) from the presentment of any of PayPal's services or marks.

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

materials, advertising and other customer communications), you agree to display the PayPal services payment marks at least as prominently, and in at least as positive a manner, as you do for all other payment methods.

Taxes, information reporting

Some of our fees may be subject to applicable taxes, levies, duties or similar governmental assessments, including, for example, value-added tax, sales tax, income tax, use or withholding taxes, assessable by any jurisdiction (collectively, "taxes") and, unless expressly noted, our fees are exclusive of applicable taxes. It is your responsibility to determine what, if any, taxes apply to the payments you make or receive, and it is solely your responsibility to assess, collect, report and remit the correct taxes to the appropriate authority. PayPal is not responsible for determining whether any taxes apply to your transaction, or for calculating, collecting, reporting or remitting taxes arising from any transaction.

Your refund policy and privacy policy

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

Payment review

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

In-store payments

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

Marketplace sellers

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

Card not present transactions

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

Accepting preauthorized payments

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

If you receive preauthorized payments from buyers:	
You must:	You must not:
Get each buyer's prior authorization for the amount, frequency, and duration of any such payment.	Restart future payments without the buyer's written authorization, if a buyer has stopped or canceled a preauthorized payment.
Provide a simple and easily accessible online cancellation procedure, if buyers sign up for preauthorized payments online.	
Provide buyers the ability to stop any such payment up to 3 Business Days before the date scheduled for payment.	
Notify the buyer at least 10 days in advance of the amount and date of each preauthorized payment if the preauthorized payment will vary from the preauthorized amount or (at the buyer's option) any	

payment that is in an amount that falls outside of the pre-determined range.	
--	--

Automatic Transfer Countries

If you are a resident of an Automatic Transfer Country, then you have the ability to receive payments, but you must withdraw the full amount of your payment through an available withdrawal method. If you do not do so, the amounts will be automatically withdrawn from your PayPal account to your withdrawal method on a regular basis. For additional terms regarding Automatic Transfer, please click [here](#).

Transaction Fees for Online and In-Store Payments

Standard transactions fees

Your PayPal transaction fees depend on the buyer's country/region. The fees you pay when selling goods or services and the buyer pays using their PayPal account (or using another authorized wallet) can be found on the [Commercial Payments Fees](#) table. Please note that:

- We may adjust the fees applicable to future transactions that you process using PayPal. We will provide you at least 14 days' advance notice of any fee increase or the introduction of a new type of fee.
- If you refund (partially or fully) a transaction to a buyer or a donation to a donor, there are no fees to make the refund, but the fees you originally paid as the seller will not be returned to you.
- If you accept payments using a PayPal product (like PayPal Payments Pro), the fees applicable to those products will apply to your transactions.

Merchant rate

To qualify for our merchant rate, you must submit a one-time application, have a qualifying monthly sales volume, and have a business account in good standing. To view Merchant rate criteria click [here](#).

Micropayments Fees

You may qualify to receive micropayments pricing for the sale of goods and services through your PayPal account, if your transactions typically average less than \$10 USD. In order to qualify, you must have a PayPal account that is in good standing (for example, no limitations or negative PayPal balance), you may not be processing

payments using PayPal Payments Pro and you must submit an application and have it approved by us.

If your PayPal account is approved to accept micropayments, then the fees found on the [Micropayment Fees table](#) will apply to all transactions for the sale of goods or services processed through your PayPal account, instead of the Commercial Payments Fees. If you have multiple PayPal accounts, you must route your micropayments transactions through the appropriate account. Once a transaction is processed, PayPal will not re-route the transaction through a different account. By applying for Micropayments for Digital Goods, you agree that for digital goods transactions you receive up to the amounts in the [table](#), then if a buyer opens a Dispute, PayPal may reverse the transaction, and remove the funds from your account without requiring the buyer to escalate the dispute to a claim.

PayPal Payouts and Mass Pay fees

PayPal's Payouts and Mass Pay services let you send multiple payments in one batch to send commissions, rebates, rewards, and general payments. In order to use these services, you must have:

- a PayPal business account in good standing and with no withdrawal limits; and
- applied for and received our permission to use these services.

We may remove your ability to use Payouts or Mass Pay at any time if there is a higher than acceptable level of risk associated with your use of those services. The amount you will pay us for these services differs according to whether you use the Payouts service or Mass Pay services, how you send the payments, and the currency of the payment. These fees can be found in the [PayPal Payouts and Mass Pay Fees table](#).

Refunds, Reversals and Chargebacks

General information

If you receive a payment for selling goods or services that is later refunded or invalidated for any reason, you are responsible for the full amount of the payment sent to you plus any fees (including any applicable [chargeback fee](#) or [Dispute fee](#) described below). Whenever a transaction is refunded or otherwise reversed, PayPal will refund or reverse the transaction from your PayPal account in the same currency as the original transaction. If your PayPal balance for a particular currency is insufficient to cover the amount of a refund or reversal, PayPal will perform a currency conversion in order to refund or reverse the transaction. PayPal's transaction exchange rate (including our [currency conversion fee](#)) at the time the refund or reversal is processed will be used.

If you refund (partially or fully) a transaction to a buyer or a donation to a donor, there are no fees to make the refund, but the fees you originally paid as the seller

will not be returned to you. (This will not apply to residents of Mainland China who open a PayPal account and use the PayPal services.)

The buyer's account will be credited with the full payment amount, or a portion of the payment amount in the event of a partial refund, we'll retain the fixed fee portion of the fees you paid, and the amount of the refunded payment will be deducted from your PayPal account.

Payments that are invalidated and reversed

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

- You lose a PayPal Buyer Protection claim submitted to us by a buyer, including as a result of your failure to respond in a timely manner.
- Your buyer pursues a chargeback related to a card-funded transaction and the transaction is not eligible for [PayPal Seller Protection](#). The card issuer, not PayPal, determines whether a buyer is successful when they pursue a chargeback related to a card-funded transaction.
- You do not fulfill the transaction as promised or you cannot provide [proof of shipment or proof of delivery](#) when required.
- eBay decides against you under its money back guarantee program (and you haven't opted out).
- Our investigation of a bank reversal made by a buyer or the buyer's bank finds that the transaction was fraudulent.
- PayPal sent the payment to you in error.
- The payment was unauthorized.
- You received the payment for activities that violated this user agreement, the PayPal Acceptable Use Policy or any other agreement between you and PayPal.

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

- recover any amounts due to PayPal by debiting your balance;
- engage in collection efforts to recover such amounts from you;

- take any and all action as outlined under [Amounts owed to PayPal](#); or
 - place a limitation or take other action on your PayPal account as outlined under [Restricted Activities and Holds](#).
-

Dispute fees

PayPal will charge a **Dispute fee** to sellers for facilitating the online dispute resolution process for transactions that are processed either through a buyer's PayPal account or through a PayPal guest checkout. The **Dispute fee** applies when the buyer pursues a claim directly with PayPal, a chargeback with their card issuer, or a reversal with their bank. The **Dispute fee** will be charged at either the **Standard Dispute fee** rate or the **High Volume Dispute fee** rate. The **Dispute fee** will be charged in the currency which you selected for the original transaction listing. If the transaction was in a currency not listed in the [Dispute fee](#) table, the fee charged will be in your primary holding currency. The **Dispute fee** will be deducted from your PayPal account after the claim is decided.

The **Dispute fee** amount will be determined when the dispute is created. The fee is based on the ratio of the total transaction amount of your claims compared to the total amount of your sales for the previous three calendar months. For example, for a dispute raised in September, your disputes ratio will be calculated by considering your total claims to sales ratio over June, July and August. Your total claims include all claims filed directly with and escalated to PayPal, except claims for **Unauthorized Transactions**, and all chargebacks from the buyer's card issuer or reversals from the buyer's bank.

If your Disputes Ratio is 1.5% or more and you had more than 100 sales transactions in the previous three full calendar months, you will be charged the **High Volume Dispute fee** for each dispute. Otherwise, you will be charged the **Standard Dispute fee** for each dispute.

You will **not** be charged a **Standard Dispute fee** for disputes that are:

- Inquiries in PayPal's **Resolution Center** that are not escalated to a claim with PayPal.
- Resolved directly between you and the buyer and not escalated to a claim with PayPal.
- Filed by the buyer directly with PayPal as an **Unauthorized Transaction**.
- Eligible for **PayPal's Seller Protection** program.
- Claims with a transaction value that is less than twice the amount of a **Standard Dispute fee**.
- Decided in your favour by PayPal or your issuer.

You will **not** be charged a **High Volume Dispute fee** for disputes that are:

- Inquiries in PayPal's **Resolution Center** and not escalated to a claim with PayPal.

- Resolved directly between you and the buyer and not escalated to a claim with PayPal.
- Filed by the buyer directly with PayPal as an **Unauthorized Transaction**.

Sellers charged **High Volume Dispute fees** may be required to provide a remediation plan which includes an explanation of the cause of the increased dispute rate, the actions taken to reduce disputes, and the timelines for those actions.

Disputes listed above may be excluded from being charged a **Standard Dispute fee** or a **High Volume Dispute fee**, but the claim itself may still be included in the overall calculation of your dispute ratio.

This Dispute fees section does not apply to residents of Malaysia who open a PayPal account and use the PayPal services.

Chargeback fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, and where the buyer pursues a chargeback for the transaction with their card issuer, PayPal will charge you a chargeback fee for facilitating the chargeback process. This fee will apply regardless of whether the buyer is successful in pursuing the chargeback with the card issuer.

The applicable chargeback fee will be deducted from your PayPal account. The chargeback fee is the amount specified on the [Chargeback Fees table](#) in the currency of the original transaction. If the transaction was in a currency not listed in the [Chargeback fee table](#), the fee charged will be in your primary holding currency. If a buyer files a chargeback, the card issuer, not PayPal, will determine who wins the chargeback. The chargeback fee is applied as specified in the [Chargeback Fee Table](#) in the currency of the original transaction. If the transaction is in a currency not listed in the [Chargeback Fee Table](#) the fee assessed in your primary holding currency.

Impact of various Buyer Protection processes on sellers

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

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

- You will be required to reimburse PayPal for your liability.

- Your liability will include the full purchase price of the item plus the original shipping cost (and in some cases you may not receive the item back), and the PayPal fees that you were charged for the transaction.
- You will not receive a refund of the PayPal fees that you paid in connection with the sale.
- If the claim was that the item received was Significantly Not as Described, you may not receive the item back, or you may be required to accept the item back and pay for the return shipping costs.
- If the claim was that the item received was Significantly Not as Described and related to an item you sold that is counterfeit, you will be required to provide a full refund to the buyer and you may not receive the item back.

If you accept PayPal payments from buyers for goods or services you sell through eBay, then you need to read and understand the eBay Money Back Guarantee program. Unless you opt out by calling eBay, PayPal will treat eBay's decisions in favor of your buyers under that program as a basis for reversing a PayPal payment made to you. If your PayPal balance is insufficient to cover the amount, we may:

- Place a [hold](#) on your PayPal account until sufficient funds become available in your PayPal account to cover such claim; or
- Create a negative balance in your PayPal account.

PayPal's Seller Protection Program

We offer Seller Protection based on the Seller Protection program for the country/region you selected when you opened your account. The Seller Protection program for the following countries/regions are part of this user agreement.

- [Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam](#)
- [Central Europe, Middle East and Africa](#) (excluding Austria, Germany, Switzerland, the United Kingdom and other countries covered by a country/region-specific User Agreement)

What's eligible

If you sell something to a buyer and the transaction is later disputed or reversed under [Reversals, Claims or Chargebacks](#), you may be eligible for reimbursement under PayPal's Seller Protection program. When it applies, PayPal's Seller Protection program entitles you to retain the full purchase amount. There is no limit on the number of payments for which you can receive coverage. By accessing the transaction details page in your PayPal account you can determine whether or not your transaction is eligible for protection under this program.

PayPal's Seller Protection program may apply when a buyer claims that:

- They did not authorize or benefit from funds sent from their PayPal account (referred to as an "**Unauthorized Transaction**" and the Unauthorized Transaction occurs in an environment hosted by PayPal; or
- They did not receive the item from you (referred to as an "**Item Not Received**" claim).

PayPal's Seller Protection program may also apply when a transaction is reversed because of a successful chargeback by a buyer or when a bank funded payment is reversed by the buyer's bank.

This section describes PayPal's Seller Protection program as it applies to you, but you should also be familiar with the **Impact of various Buyer Protection processes on sellers**.

Basic requirements

To be eligible for PayPal's Seller Protection, all of the following basic requirements must be met, as well as any applicable additional requirements:

- You provide us with valid **proof of shipment or proof of delivery**.
- The item must be a tangible item except for items subject to the **Intangible Goods Additional Requirements**.
- You must ship the item to the shipping address on the transaction details page in your PayPal account for the transaction. If you originally ship the item to the recipient's shipping address on the transaction details page but the item is later redirected to a different address, you will not be eligible for PayPal Seller Protection. We therefore recommend not using a shipping service that is arranged by the buyer, so that you will be able to provide valid proof of shipping and delivery.
- You must respond to PayPal's requests for documentation and other information in a timely manner as requested in our email correspondence with you or in our correspondence with you through the **Resolution Centre**. If you do not respond to PayPal's request for documentation and other information in the time requested, you may not be eligible for Seller Protection.
- If the sale involves pre-ordered or made-to-order goods, you must ship within the timeframe you specified in the listing. Otherwise, it is recommended that you ship all items within 7 days after receipt of payment.
- You must accept payment from a PayPal account for the purchase (partial payment and/or payment in installments are excluded).
- The payment must be marked "eligible" or "partially eligible" in the case of Unauthorized Transaction claims, or "eligible" in the case of Item Not

Received claims, for PayPal's Seller Protection on the Transaction Details page.

Item Not Received additional requirement

To be eligible for PayPal's Seller Protection program for a buyer's Item Not Received claim, you must meet both the basic requirements and the additional requirements listed below:

- Where a buyer files a chargeback with the issuer for a card-funded transaction, the payment must be marked "eligible" or "partially eligible" for PayPal's Seller Protection on the transaction details page.
 - You must provide [proof of delivery](#) as described below.
-

Intangible Goods additional requirements

For the sale of intangible goods and services to be eligible for Seller Protection, the sale must meet the [basic requirements](#) and the following additional requirements:

- Integration requirements:
 - Where you have integrated a PayPal checkout product, you must be using the current version of that product if you are accepting payments directly via a website or mobile optimized website; or
 - Ensure you are passing session information to PayPal at checkout if you are integrated with PayPal via a third-party or if you have a native app integration.
 - Other integration requirements may apply depending on your business model. We will let you know those requirements ahead of time, if needed.
- Paid [standard transaction fees](#) on the sale.
- Delivered the item and provide [Proof of shipment or delivery for Intangible Goods](#).
- Provide signature confirmation when the full amount of the payment (including shipping and taxes) exceeds the amount (based on the currency of the payment) listed in the [signature confirmation threshold table](#). If the full amount of the payment (including shipping and taxes) is in a currency not listed in the [table](#), then signature confirmation is required when the payment exceeds the equivalent of \$750 USD at the PayPal exchange rate that applies at the time the transaction is processed.

Establishing proof of delivery or proof of shipment

Physical Goods The following is required as proof of shipment or delivery for physical goods:	
Proof of shipment	Proof of delivery
Online or physical documentation from a shipping company that includes: <ul style="list-style-type: none"> • Date of shipment • An address for the recipient that matches the shipping address on the transaction details page • An address for the recipient showing at least the city, country, or postal zip code (or international equivalent). 	Online or physical documentation from a shipping company that includes: <ul style="list-style-type: none"> • Date of delivery and "delivered" status of the item or service. • An address for the recipient showing at least the city, country, or postal zip code (or international equivalent). • Signature confirmation when the full amount of the payment (including shipping and taxes exceeds) the fixed amount (based on the currency of the payment) listed in the signature confirmation threshold table . Signature confirmation is online documentation, viewable at the shipping company's website, indicating that the item was signed for (save for Sellers having a PayPal Account registered in Albania, Andorra, Bosnia and Herzegovina, Croatia, and Ukraine to whom such requirement won't apply). <p>IMPORTANT: Your choice of carrier and shipment options with that carrier can have a big impact on your ability to meet the proof of delivery requirements. Please ensure, especially when shipping goods internationally, that your carrier can provide 'delivered' status at the correct address, or your Seller Protection claim may be denied.</p>
Intangible Goods The following is required as proof of shipment or delivery for intangible goods:	
For intangible or digital goods, proof of shipment or delivery means compelling evidence to show the item was delivered or the purchase order was fulfilled.	

Compelling evidence could include a system of record showing the date the item was sent and that it was either:

- Electronically sent to the recipient, including the recipient’s address (email, IP, etc.), where applicable; or
- Received or accessed by the recipient

Signature confirmation currency thresholds

Currency	Transaction value	Currency	Transaction value
Australian Dollar:	850 AUD	New Zealand Dollar:	950 NZD
Brazilian Real:	1,750 BRL	Norwegian Krone:	4,600 NOK
Canadian Dollar:	850 CAD	Philippine Peso:	34,000 PHP
Czech Koruna:	15,000 CZK	Polish Zlotych:	2,300 PLN
Danish Krone:	4,100 DKK	Russian Ruble:	27,000 RUB
Euro:	550 EUR	Singapore Dollar:	950 SGD
Hong Kong Dollar:	6,000 HKD	Swedish Krona:	4,950 SEK
Hungarian Forint:	170,000 HUF	Swiss Franc:	700 CHF
Israeli Shekel:	2,700 ILS	Taiwan New Dollar:	23,000 TWD

Japanese Yen:	77,000 JPY	Thai Baht:	24,500 THB
Malaysian Ringgit:	2,500 MYR	U.K. Pounds Sterling:	450 GBP
Mexican Peso:	10,000 MXN	U.S. Dollar:	750 USD

Ineligible items and transactions

Your sale **is not** eligible for coverage under PayPal's Seller Protection program if:

- The buyer claims (either with us or their card issuer) that the item you sent isn't what was ordered (referred to as a "Significantly Not as Described" claim).
- It involves an item that PayPal determines, in its sole discretion, is a counterfeit item.
- It involves an item that you deliver in person, including in connection with a payment made in your store location at a point of sale.
- It involves sales that are not processed either through a buyer's PayPal account or a PayPal guest checkout transaction. For example, if the sale was made using the PayPal Payments Pro product, then it is not eligible for coverage.
- Payments made in respect of gold (whether in physical form or in exchange-traded form).
- It involves items equivalent to cash, including gift cards or vouchers.
- It involves a donation.
- It relates to the purchase of a financial product or investment of any kind.
- It involves a payment sent using PayPal's friends and family functionality.
- It involves a payment made using PayPal Payouts and Mass Pay.
- The item is a vehicle, including, but not limited to a motor vehicle, motorcycle, recreational vehicle, aircraft or boat.
- The item is not shipped to the recipient address.

Restricted Activities

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

- Breach this user agreement, the PayPal Acceptable Use Policy, the Commercial Entity Agreements (if they apply to you), or any [other agreement](#) between you and PayPal.
- Violate any law, statute, ordinance, or regulation (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination or false advertising).
- Infringe PayPal's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy.
- Sell counterfeit goods.
- Act in a manner that is defamatory, trade libelous, threatening or harassing.
- Provide false, inaccurate or misleading information.
- Send or receive what we reasonably believe to be potentially fraudulent funds.
- Engage in potentially fraudulent or suspicious activity and/or transactions.
- Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us.
- Attempt to double dip during the course of a dispute by receiving or attempting to receive funds from both PayPal and the seller, bank or card issuer for the same transaction.
- Control an account that is linked to another account that has engaged in any of these restricted activities.
- Conduct your business or use the PayPal services in a manner that results in or may result in:
 - complaints;
 - requests by buyers (either filed with us or card issuers) to invalidate payments made to you; or;
 - fees, fines, penalties or other liability or losses to PayPal, other PayPal customers, third parties or you.
- Use your PayPal account or the PayPal services in a manner that PayPal, Visa, MasterCard, American Express, Discover or any other electronic funds transfer network reasonably believes to be an abuse of the card system or a violation of card association or network rules.
- Allow your PayPal account to have a negative PayPal balance.

- Provide yourself a cash advance from your credit card (or help others to do so).
- Access the PayPal services from a country that is not included on PayPal's [permitted countries list](#);
- Take any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or the PayPal services; facilitate any viruses, trojan horses, malware, worms or other computer programming routines that attempts to or may damage, disrupt, corrupt, misuse, detrimentally interfere with, surreptitiously intercept or expropriate, or gain unauthorized access to any system, data, information or PayPal services; use an anonymizing proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our websites without our prior written permission; use any device, software or routine to bypass our robot exclusion headers; or interfere or disrupt or attempt to interfere with or disrupt our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, any of the PayPal services or other users' use of any of the PayPal services.
- Take any action that may cause us to lose any of the services from our Internet service providers, payment processors, or other suppliers or service providers.
- Use the PayPal services to test credit card behaviors.
- Circumvent any PayPal policy or determinations about your PayPal account such as temporary or indefinite suspensions or other account holds, limitations or restrictions, including, but not limited to, engaging in the following actions: attempting to open new or additional PayPal account(s) when an account has a negative PayPal balance or has been restricted, suspended or otherwise limited; opening new or additional PayPal accounts using information that is not your own (e.g. name, address, email address, etc.); or using someone else's PayPal account;
- Harass and/or threaten our employees, agents, or other users.
- Abuse (as either a buyer or seller) of our online dispute resolution process and/or PayPal Buyer Protection.
- Cause us to receive a disproportionate number of claims that have been closed in favour of the claimant regarding your PayPal account or business.
- Have a credit score from a credit reporting agency that indicates a high level of risk associated with your use of the PayPal services.
- Disclose or distribute another user's information to a third party, or use such information for marketing purposes unless you receive the user's express consent to do so.

- Send unsolicited emails to users or use the PayPal services to collect payments for sending, or assisting in sending, unsolicited emails to third parties.
- Copy, reproduce, communicate to any third party, alter, modify, create derivative works, publicly display or frame any content from the PayPal websites without our or any applicable third party's written consent.
- Reveal your account password(s) to anyone else, nor use anyone else's password. We are not responsible for losses incurred by you including, without limitation, the use of your account by any person other than you, arising as the result of misuse of passwords.

Actions We May Take if You Engage in Any Restricted Activities

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

- Terminate this user agreement, limit your PayPal account, and/or close or suspend your PayPal account, immediately and without penalty to us;
- Refuse to provide the PayPal services to you now and in the future;
- Limit your access to our websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, your PayPal account or any of the PayPal services, including limiting your ability to pay or send payments with any of the payment methods linked to your PayPal account, restricting your ability to send payments or make withdrawals;
- Hold your PayPal balance if reasonably needed to protect against the risk of liability to PayPal or a third party, or if you have violated our [Acceptable Use Policy](#);
- Suspend your eligibility for PayPal's Buyer Protection program and/or PayPal's Seller Protection program;
- Contact buyers who have purchased goods or services from you using PayPal, your bank or credit card issuer, other impacted third parties or law enforcement about your actions;
- Update inaccurate information you provided us;
- Take legal action against you;
- Hold, apply or transfer the funds in your PayPal account as required by judgments and orders which affect you or your PayPal account, including judgments and orders issued by courts in Singapore or elsewhere and directed to PayPal or its affiliates;
- If you've violated our [Acceptable Use Policy](#), then you're also responsible for damages to PayPal caused by your violation of this policy; or

- If you violate the Acceptable Use Policy, then in addition to being subject to the above actions you will be liable to PayPal for the amount of PayPal's damages caused by your violation of the Acceptable Use Policy. You acknowledge and agree that \$2,500 USD (or equivalent) per violation of the Acceptable Use Policy is presently a reasonable minimum estimate of PayPal's actual damages considering all currently existing circumstances, including the relationship of the sum to the range of harm to PayPal that reasonably could be anticipated because, due to the nature of the violations of the Acceptable Use Policy, actual damages would be impractical or extremely difficult to calculate. PayPal may deduct such damages directly from any existing PayPal balance in any PayPal account you control.

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

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

Hold, Limitations and Reserves

What are holds, limitations and reserves

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

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

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

Hold

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

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

Holds based on PayPal's risk decisions

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

Risk-based holds generally remain in place for up to 30 days from the date the payment was received into your PayPal account unless PayPal has a reason to continue to hold the payment. We may release the hold earlier under certain circumstances (for example, if you've uploaded shipment tracking information related to the transaction), but any earlier release is at our sole discretion. The hold may last longer than 30 days if the payment is challenged as a payment that should be invalidated and reversed based on a disputed transaction as discussed in the following paragraph below. In this case, we'll hold the payment in your PayPal account until the matter is resolved.

Holds related to Marketplace transactions

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

Holds based on disputed transactions

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

Account Limitations

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

There are several reasons why we may limit your access to your PayPal account or the PayPal services, and/or limit access to your funds, including:

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

If we limit access to your PayPal account, we'll provide you with notice of our actions and the opportunity to request restoration of access if, in our sole discretion, we deem it appropriate.

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

from reversals, fees, fines, penalties, legal and/or regulatory risks and any other liability.

Reserves

We may place a reserve on your PayPal account if we believe there may be a high level of risk associated with you, your PayPal account, your business model, or your transactions. When we place a reserve on your PayPal account, it means that all or some of the transactions will be shown as "pending" in your PayPal balance, and you will not be able to withdraw funds in a "pending" status, in order to protect against the risk of transactions made by you being reversed or invalidated or any other risk related to your PayPal account or use of the PayPal services. We make decisions about whether to place a reserve based on a number of factors, including information available to us from both internal sources and from third parties. PayPal considers a list of non-exclusive factors, and whether and how these factors have changed over time, including:

- How long you have been in business.
- Whether your industry has a higher likelihood of chargebacks.
- Your payment processing history with PayPal and other providers.
- Your business and/or personal credit history.
- Your delivery time frames.
- Whether you have higher than average number of returns, chargebacks, claims or disputes.

If we place a reserve on funds in your account, we'll notify you of our actions and the terms of the reserve.

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

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

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

Court Orders, Regulatory Requirements or Other Legal Process

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

Protection from Unauthorized Transactions

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

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

What is an Unauthorized Transaction

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

What is not considered an Unauthorized Transaction

The following are NOT considered Unauthorized Transactions:

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

- Invalidation and reversal of a payment as a result of the actions described under [Refunds, Reversals and Chargebacks](#).
-

Reporting an Unauthorized Transaction

You should contact [PayPal customer service](#) immediately if you believe:

- there has been an Unauthorized Transaction sent from your account;
- there has been unauthorized access to your account;
- your PayPal login information has been lost or stolen; or
- any device you have used to access your PayPal account has been lost, stolen or deactivated.

You must give us all the available information relating to circumstances of any Unauthorized Transactions, and/or misappropriated or unauthorized use of your account, and take all reasonable steps requested to assist PayPal in its investigation.

If you notify us of an Unauthorized Transaction within 60 days of the transaction and we are satisfied that it was an Unauthorized Transaction, you will be eligible for 100% protection for the Unauthorized Transaction.

Error Resolution

What is an Error

An "Error" means the following:

- a processing error made by PayPal or its suppliers in which your PayPal account is mistakenly debited or credited, or when a transaction is incorrectly recorded in your PayPal account.
 - You send a payment and the incorrect amount is debited from your PayPal account.
 - A transaction is missing from or not properly identified in your PayPal account statement.
 - We make a computational or mathematical error related to your PayPal account.
-

What is not considered an Error

The following are NOT considered errors:

- If you give someone access to your PayPal account (by giving them your login information) and they use your PayPal account without your

knowledge or permission. You are responsible for transactions made in this situation.

- Invalidation and reversal of a payment as a result of the actions described under [Refunds, Reversals and Chargebacks](#).
- If you erroneously send a payment to the wrong party, or send a payment for the wrong amount (based on a typographical error, for example). (Your only recourse in this instance will be to contact the party to whom you sent the payment and ask them to refund the payment. PayPal will not reimburse you or reverse a payment that you have made in error.)

In case of errors or questions about your electronic transfers

Contact us at our [Resolution Centre](#).

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

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

If you tell us orally, we may require that you send us your complaint or question in writing within 10 [Business Days](#). We will complete our investigation within 10 [Business Days](#) after we receive your notification of the suspected error. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your PayPal account within 10 [Business Days](#) for the amount you think is in error, so that you will have the provisional credit during the time it takes us to complete our investigation. We will notify you of the provisional credit within 2 [Business Days](#) of the crediting. If we ask you to put your complaint or question in writing and we do not receive it within 10 [Business Days](#), we may not provisionally credit your PayPal account.

For errors involving new PayPal accounts, point-of-sale transactions, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new PayPal accounts (the first transaction from your account was less than 30 [Business Days](#) from the date you notify us), we may take up to 20 [Business Days](#) to complete the investigation.

We will tell you the results within 3 [Business Days](#) after completing our investigation. If we decide that there was no error, we will send you a written explanation of our decision. If you received a provisional credit, we will remove it from your account and notify you of the date and amount of the debit. You may ask for copies of the documents that we used in our investigation.

If we determine that there was an error, we will promptly credit the full amount into your account within 1 Business Day of our determination. Or, if you have already received a provisional credit, you will be allowed to retain those amounts.

Processing Errors

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

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

Processing errors are not:

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

Communications Between You and Us

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

If you provide us your mobile phone number, you agree that PayPal and its affiliates may contact you at that number using autodialed or prerecorded message calls or text messages to: (i) inform you about your use of the PayPal services and/or service your PayPal accounts, (ii) investigate or prevent fraud, or (iii) collect a debt. We will not use autodialed or prerecorded message calls or texts to contact you for marketing purposes unless we receive your prior consent. We may share your mobile phone number with service providers with whom we contract to assist us with the activities listed above, but will not share your mobile phone number with third parties for their own purposes without your consent. You do not have to agree to receive autodialed or prerecorded message calls or texts to your mobile phone number in order to use and enjoy the products and services offered by PayPal. You can decline to receive autodialed or prerecorded message calls or texts to your mobile phone number in several ways, including, via an email transaction receipt, in your account settings, or by contacting [PayPal Customer Service](#). However, we may still call you directly using other means if we need to speak with you. Standard telephone minute and text charges may apply.

PayPal may communicate with you about any PayPal account or transaction information and the PayPal services electronically. It is your responsibility to keep your primary email address up to date so that PayPal can communicate with you electronically. You understand and agree that if PayPal sends you an electronic communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic communications, PayPal will be deemed to have provided the communication to you effectively.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add PayPal to your email address book so that you will be able to view the communications we send to you.

You can update your primary email address or street address at any time by logging into the PayPal website. If your email address becomes invalid such that electronic communications sent to you by PayPal are returned, PayPal may deem your account to be inactive, and you will not be able to transact any activity using your PayPal Account until we receive a valid, working primary email address from you. PayPal reserves the right to close your account if you withdraw your consent to receive electronic communications.

You will be considered to have received a communication from us, if it's delivered electronically, 24 hours after the time we post it to our website or email it to you. You will be considered to have received a communication from us, if it's delivered by mail, 3 [Business Days](#) after we send it.

Unless you're communicating with us about a matter where we've specified another notice address (for example, our [Liability for Unauthorized Transactions and Other Errors](#) process), written notices to PayPal must be sent by postal mail to: PayPal Pte. Ltd., Attention: Legal Department, 5 Temasek Boulevard #09-01, Suntec Tower Five, Singapore 038985.

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

telephone lines or calls may be recorded by PayPal, and PayPal does not guarantee that recordings of any particular telephone calls will be retained or retrievable.

PayPal's Rights

PayPal suspension and termination rights

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

Security interest

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

Amounts owed to PayPal

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

If you hold funds in a PayPal account in multiple currencies, and the balance for one of the currencies becomes negative for any reason, PayPal may set off the negative PayPal balance by using funds you maintain in a different currency. If you have a negative balance in non-relevant currency for a period of 21 days or longer, PayPal will convert this negative balance to relevant currency. In either case, a [currency conversion](#) will be necessary, and PayPal's transaction exchange rate (including our currency conversion fee) will be used.

In addition to the above, if you have a past due amount owed to PayPal, our affiliates, or eBay, PayPal may debit your PayPal account to pay any amounts that are past due. This includes amounts owed by using our various products such as Xoom or Braintree.

Insolvency proceedings

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

Assumption of rights

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

No waiver

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

Indemnification and Limitation of Liability

In this section, we use the term "PayPal" to refer to PayPal Pte. Ltd. and our affiliates, and each of their respective directors, officers, employees, agents, joint ventures, service providers and suppliers. Our affiliates include each entity that we control, we are controlled by or we are under common control with.

Indemnification

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

Limitation of liability

PayPal's liability is limited with respect to your PayPal account and your use of the PayPal services. In no event shall PayPal be liable for lost profits or any special, incidental or consequential damages (including without limitation damages for loss of data or loss of business) arising out of or in connection with our websites,

software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf, any of the PayPal services, or this user agreement (however arising, including negligence), unless and to the extent prohibited by law.

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

Disclaimer of Warranty and Release

No warranty

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

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

gives you specific legal rights and you may also have other legal rights that vary from country/region to country/region.

Release of PayPal

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

Disputes with PayPal **Contact PayPal First**

If a dispute arises between you and PayPal, acting as either a buyer or a seller, our goal is to learn about and address your concerns. If we are unable to do so to your satisfaction, we aim to provide you with a neutral and cost effective means of resolving the dispute quickly. Disputes between you and PayPal regarding the services may be reported to [PayPal Customer Service](#).

Arbitration

For any claim (excluding claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$10,000 USD (or other currency equivalents), you may elect to resolve the dispute in a cost effective manner through binding non-appearance-based arbitration. If you elect arbitration, you will initiate such arbitration through an established alternative dispute resolution ("ADR") provider mutually agreed upon by you and us. The ADR provider and the parties must comply with the following rules: (a) the arbitration shall be conducted by telephone, online and/or be solely based on written submissions, the specific manner shall be chosen by you; (b) the arbitration shall not involve any personal appearance by the parties or witnesses unless otherwise mutually agreed by the parties; and (c) any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

Intellectual Property **PayPal's trademarks**

"PayPal.com," "PayPal," and all logos related to the PayPal services are either trademarks or registered trademarks of PayPal or PayPal's licensors. You may not copy, imitate, modify or use them without PayPal's prior written consent. In addition, all page headers, custom graphics, button icons, and scripts are service marks, trademarks, and/or trade dress of PayPal. You may not copy, imitate, modify or use them without our prior written consent. You may use HTML logos provided by

PayPal for the purpose of directing web traffic to the PayPal services. You may not alter, modify or change these HTML logos in any way, use them in a manner that mischaracterizes PayPal or the PayPal services or display them in any manner that implies PayPal's sponsorship or endorsement. All right, title and interest in and to the PayPal websites, any content thereon, the PayPal services, the technology related to the PayPal services, and any and all technology and any content created or derived from any of the foregoing is the exclusive property of PayPal and its licensors.

License grants, generally

If you are using PayPal software such as an API, developer's toolkit or other software application, which may include software provided by or integrated with software, systems or services of our service providers, that you have downloaded or otherwise accessed through a web or mobile platform, then PayPal grants you a revocable, non-exclusive, non-sublicensable, non-transferable, royalty-free limited license to access and/or use PayPal's software in accordance with the documentation accompanying such software. This license grant applies to the software and all updates, upgrades, new versions and replacement software. You may not rent, lease or otherwise transfer your rights in the software to a third party. You must comply with the implementation, access and use requirements contained in all documentation accompanying the PayPal services. If you do not comply with implementation, access and use requirements you will be liable for all resulting damages suffered by you, PayPal and third parties. PayPal may update or discontinue any software upon notice to you. While PayPal may have (1) integrated certain third party materials and technology into any web or other application, including its software, and/or (2) accessed and used certain third party materials and technology to facilitate providing you with the PayPal Services, you have not been granted and do not otherwise retain any rights in or to any such third party materials. You agree not to modify, alter, tamper with, repair, copy, reproduce, adapt, distribute, display, publish, reverse engineer, translate, disassemble, decompile or otherwise attempt to create any source code that is derived from the software or any third party materials or technology, or otherwise create any derivative works from any of the software or third party materials or technology. You acknowledge that all rights, title and interest to PayPal's software are owned by PayPal and any third party materials integrated therein are owned by PayPal's third party service providers. Any other third party software application you use on the PayPal websites is subject to the license you agreed to with the third party that provides you with this software. You acknowledge that PayPal does not own, control nor have any responsibility or liability for any such third party software application you elect to use on any of our websites, software and/or in connection with the PayPal services. If you are using the PayPal services on the PayPal website, or other website or platform hosted by PayPal, or a third party, and are not downloading PayPal's software or using third party software applications on the PayPal website, then this section does not apply to your use of the hosted PayPal services.

License grant from you to PayPal; intellectual property warranties

PayPal does not claim ownership of the content that you provide, upload, submit or send to PayPal. Nor does PayPal claim ownership of the content you host on third-party websites or applications that use PayPal services to provide payments services related to your content. Subject to the next paragraph, when you provide content to PayPal or post content using PayPal services, you grant PayPal (and parties that we work with) a non-exclusive, irrevocable, royalty-free, transferable, and worldwide license to use your content and associated intellectual property and publicity rights in any media known now or in the future to help us improve, operate and promote our current services and develop new ones. PayPal will not compensate you for any of your content. You acknowledge that PayPal's use of your content will not infringe any intellectual property or publicity rights. Further, you acknowledge and warrant that you own or otherwise control all of the rights of the content you provide, and you agree to waive your moral rights and promise not to assert such rights against PayPal. You represent and warrant that none of the following infringe any intellectual property or publicity right: your provision of content to PayPal, your posting of content using the PayPal Services, and PayPal's use of such content (including of works derived from it) in connection with the PayPal services.

License grant from sellers to PayPal

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

Miscellaneous Assignment

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

Business Days

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

Dormant accounts

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

Complete Agreement and Survival.

This user agreement, along with any applicable Policies on the Legal Agreements page on the PayPal website, sets forth the entire understanding between you and PayPal with respect to the PayPal services. All such terms which by their nature should survive, will survive the termination of this user agreement. If any provision of this user agreement is held to be invalid or unenforceable, such provision shall be struck and the remaining provisions shall be enforced.

Governing law and jurisdiction

This Agreement will be governed by and interpreted in accordance with the laws of Singapore, as such laws are applied to agreements entered into and to be performed entirely within Singapore, without regard to conflict of law provisions. Except as otherwise agreed by the parties, you agree that any claim or dispute you may have against PayPal must be resolved by a court located in Singapore or where the defendant is located. You agree to irrevocably submit to the non-exclusive jurisdiction of the courts located within Singapore for the purpose of any suit, action or other proceeding arising out of this user agreement or your use of our websites or the services.

Improperly Filed Litigation

All claims you bring against PayPal must be resolved in accordance with this user agreement. All claims filed or brought contrary to this user agreement shall be considered improperly filed and a breach of this user agreement. Should you file a claim contrary to this user agreement, PayPal may recover attorneys' fees and costs (including in-house attorneys and paralegals) up to \$1,000.00 USD, provided that PayPal has notified you in writing of the improperly filed claim, and you have failed to promptly withdraw the claim.

Identity authentication

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

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

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

PayPal is only a payment service provider

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

- Act as a bank or provide banking services;
 - Act as an escrow agent with respect to any funds kept in your account;
 - Act as your agent or trustee;
 - Enter into a partnership, joint venture, agency or employment relationship with you;
 - Have control of, nor liability for, the products or services that are paid for with the PayPal services;
 - Guarantee the identity of any buyer or seller;
 - Ensure that a buyer or a seller will complete a transaction;
 - Determine if you are liable for any taxes; or
 - Unless otherwise expressly set out in this user agreement, collect or pay any taxes that may arise from your use of our services.
-

Privacy

Protecting your privacy is very important to us. Please review our [Privacy Policy](#) in order to better understand our commitment to maintaining your privacy, as well as our use and disclosure of your information.

Terms in English; Translation of agreement

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

Your use of information; Data protection laws

If you receive information about another PayPal customer, you must keep the information confidential and only use it in connection with the PayPal services. You may not disclose or distribute any information about PayPal users to a third party or use the information for marketing purposes unless you receive that user's express consent to do so. You may not send unsolicited emails to a PayPal customer or use the PayPal services to collect payments for sending, or assist in sending, unsolicited emails to third parties.

To the extent that you (as a seller) process any personal data about a PayPal customer pursuant to this agreement, you agree to comply with the requirements of any applicable privacy and data protection laws. You have your own, independently determined privacy policy, notices and procedures for any such personal data that you hold as a data controller, including a record of your activities related to processing of personal data under this agreement.

The privacy and data protection laws that may apply include any associated regulations, regulatory requirements and codes of practice applicable to the provision of the services described in this agreement. For example, if you or your business is subject to the requirements of the General Data Protection Regulation (EU) 2016/679 (GDPR), you will comply with such regulation with respect to the processing of personal data.

In complying with such laws, you will:

- implement and maintain all appropriate security measures for the processing of personal data; and
 - not knowingly do anything or permit anything to be done which might lead to a breach of any privacy and data protection laws by PayPal.
-

Country/Region-Specific Terms

These terms and conditions apply only to account holders for PayPal accounts registered in the following countries. In the event of a conflict between the terms of this user agreement and the terms below, the country/region-specific terms below shall apply:

Mainland China

If you are using a service ("Third Party Service") offered by a PayPal partner bank or licensed foreign-exchange service provider (a "Service Provider"), please see the terms and conditions of the Service Provider for additional information relating to that service.

If you are a PayPal seller from Mainland China (i.e. you indicated Mainland China as your country or region at the point of signing up for a PayPal account), if you refund (partially or fully) a transaction to a buyer or a donation to a donor, we will retain the fixed fee portion of the fees you paid as the seller. The amount of the refunded payment will be deducted from your PayPal account.

In case of any disputes, demands, actions, proceedings ("Disputes") between you and a Service Provider on account of any delay or non-payment of any funds due to you, you hereby indemnify PayPal, PayPal's affiliates and its employees from any damages, claims, charges, expenses and/or losses arising out of such Disputes. You further agree that PayPal shall not be liable to you in relation to any funds which have already been transferred from your PayPal account to a Service Provider.

You acknowledge and agree that PayPal may share information provided by you in accordance with PayPal's Privacy Policy and the terms of the agreement between you and PayPal with a Service Provider, including for the following reason; to enable a Service Provider to conduct the requisite due diligence in accordance with Service Provider's Know-your-customer (KYC) obligations.

PayPal shall not be responsible for any loss or damage incurred or suffered by you on account of any (i) failure, interruption, defect, or negligent or willful misuse of a Third Party Service; or (ii) consequences arising out of delayed or non-receipt of funds withdrawn through a Third Party Service.

We may amend the user agreement and any of the policies and other agreements on the Legal Agreements page that apply to users in Mainland China from time to time. The revised version will be effective at the time we post it on our website, unless otherwise noted. If our changes reduce your rights or increase your responsibilities, we will post a notice on the Policy Updates page of our website and provide you with at least 30 days' notice.

Except to the extent amended by these terms and conditions, all other provisions of the user agreement shall remain in full force and effect.

Chargeback fees

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

The applicable chargeback fee will be deducted from your PayPal account. The chargeback fee is the amount specified on the Chargeback Fees table in the currency of the original transaction. If you do not have the correct currency available in your PayPal balance at the time of the refund or reversal, a currency conversion will be required and a currency conversion fee will apply. If a buyer files a chargeback, the card issuer, not PayPal, will determine who wins the chargeback.

Colombia

As of 1 September 2015, Colombian Resident PayPal users may only send and receive international payments. Domestic payments between two Colombian Resident PayPal users are unavailable.

"Colombian Resident" is defined to mean:

1. an individual, regardless of actual nationality, who has indicated Colombia as his/her country or region at the point of signing up for a PayPal account; and
 2. an entity, partnership, organization or association which has indicated Colombia as its country or region of registration at the point of signing up for a PayPal account.
-

Malaysia

PayPal has been approved by Bank Negara Malaysia to operate an e-Money business. Therefore, if you are a Malaysian customer and PayPal does not provide a prompt and efficient response to you in relation to PayPal's services pursuant to your use of the dispute resolution process set out in the Disputes with PayPal section of this user agreement or contacting PayPal's Customer Support, you may also contact Bank Negara through BNMLINK and BNMTELELINK.

BNMTELELINK can be contacted directly either by telephone, fax, letter or email. Members of the public can contact BNMLINK and BNMTELELINK for information, inquiries or redress in the areas of conventional and Islamic banking, insurance and takaful, advisory services for small and medium enterprises, foreign exchange administration and other matters under Bank Negara Malaysia's jurisdiction. The contact details for BNMTELELINK are:

BNMTELELINK

Jabatan Komunikasi Korporat

Bank Negara Malaysia

P.O.Box 10922

50929 Kuala Lumpur

Tel: 1-300-88-5465 (LINK)

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

BNMLINK and BNMTELELINK operating hours are from: Monday - Friday, 9.00 a.m. - 5.00 p.m. Malaysia Time

Privacy Policy. In addition to the English language version of the Privacy Policy appended to this Agreement, a Bahasa Melayu version of the policy is available by clicking the following link.

Financial Ombudsman Scheme. PayPal is a member of the Financial Ombudsman Scheme approved by Bank Negara Malaysia. The operator approved to operate the scheme is the Ombudsman for Financial Services (OFS), an independent alternative dispute resolution channel covering eligible Malaysia customers. OFS services are provided free of charge to eligible complainants who may be dissatisfied with PayPal's resolution. For more information on the timeframe to file the dispute and the types of Award that may be granted by the Ombudsman, please visit www.ofs.org.my.

Withdrawing Funds in Malaysia. If your Account is registered in Malaysia, you may only withdraw funds from your Account by transferring them to your local Malaysian bank account.

Governing Law. For Malaysian residents who register for the PayPal services with a Malaysian address, this user agreement is governed by and interpreted under the laws of Malaysia as such laws are applied to agreements entered into and to be performed entirely within Malaysia. Except as amended by these terms and conditions, all other provisions of the user agreement remain in full force and effect.

Amendments. We may amend this user agreement and any of the policies and other agreements on the Legal Agreements page that apply to users in Malaysia from time to time. The revised version will be effective at the time we post it on our website, unless otherwise noted. If our changes reduce your rights or increase your responsibilities, we will post a notice on the Policy Updates page of our website and provide you with at least 21 days' notice.

PayPal suspension and termination rights. PayPal, in its sole discretion, reserves the right to suspend or terminate this user agreement, access to or use of its websites, software, systems (including any networks and servers used to provide any of the PayPal services) operated by us or on our behalf or some or all of the PayPal services, at any time upon notice to you: (i) if you breach this user agreement, the PayPal Acceptable Use Policy, the Commercial Entity Agreements (as they apply to you), or any other agreement between you and PayPal, or (ii) if we determine, acting reasonably, that we should do so due to other circumstances or reasons. Our determination shall be final and binding except in the case of manifest error or bad faith. Upon termination of this user agreement, PayPal shall arrange the payment to you of any unrestricted funds held in your PayPal balance.

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

The applicable chargeback fee will be deducted from your PayPal account. The chargeback fee is the amount specified on the Chargeback Fees table in the currency of the original transaction. If you do not have the correct currency available

in your PayPal balance at the time of the refund or reversal, a currency conversion will be required and a currency conversion fee will apply.

If a buyer files a chargeback, the card issuer, not PayPal, will determine who wins the chargeback.

Morocco

Upon enablement of the withdrawal functionality to a Moroccan bank account with the bank partner of PayPal, you will be required to comply with Moroccan laws and regulations. This means notably that if you receive amounts into your PayPal balance from a PayPal user, you must withdraw the amounts in your PayPal balance to your Moroccan bank account* within 30 Days of receipt of funds.

* The bank partner of PayPal for the withdrawal functionality charges a fee for each withdrawal. Upon enablement of the receive and withdraw functionalities, PayPal will provide you with additional information.

The Philippines

If you are using a service ("Third Party Service") offered by a PayPal partner bank, licensed foreign-exchange service provider, remittance agent or e-money issuer (a "Service Provider"), please see the terms and conditions of the Service Provider for additional information relating to that service.

In case of any disputes, demands, actions, proceedings ("Disputes") between you and a Service Provider on account of any delay or non-payment of any funds due to you, you hereby indemnify PayPal, PayPal's affiliates and its employees from any damages, claims, charges, expenses and/or losses arising out of such Disputes. You further agree that PayPal shall not be liable to you in relation to any funds which have already been transferred from your PayPal account to a Service Provider. You acknowledge and agree that PayPal may share information provided by you in accordance with PayPal's Privacy Policy and the terms of the agreement between you and PayPal with the Service Provider in order to enable the Service Provider to conduct the requisite due diligence in accordance with Service Provider's Know-your-customer (KYC) obligations.

PayPal shall not be responsible for any loss or damage incurred or suffered by you on account of any (i) failure, interruption, defect, or negligent or willful misuse of a Third Party Service; or (ii) consequences arising out of any delay or non-receipt of funds withdrawn through a Third Party Service.

Except to the extent amended by these terms and conditions, all other provisions of the user agreement shall remain in full force and effect.

South Africa

You are required to comply with South African exchange control regulations. This means that:

1. If you receive amounts into your PayPal balance from a PayPal user:
 - (i) you may not send those amounts to another PayPal user for a purchase or for any other reason.
 - (ii) you must withdraw the amounts in your PayPal balance to your South African bank account* within 30 Days of receipt of funds.
2. If you would like to send amounts to another PayPal user:
 - (i) you must do so either with the credit card associated with your account, or by doing a top up to your PayPal balance from your FNB bank account*.
 - (ii) For purchases using top up, you must do a separate top up for each purchase.

* FNB charges a fee for each top up and withdrawal. Please see the FNB website for more information.

Singapore

The PayPal services are offered by PayPal Pte. Ltd., located at 5 Temasek Boulevard #09-01, Suntec Tower Five, Singapore 038985. If you are a Singapore resident, you may have this same information emailed to you by sending a letter to the address above with your email address and a request for this information. Fees for our services are described in our [Fees Table](#).

In relation to the PayPal balances of Singapore Resident users, PayPal has arranged for a sum of monies equal to the said PayPal balances to be held through a trust arrangement.

*Singapore Resident means:

1. an individual, regardless of nationality, who has indicated 'Singapore' as his/her 'Country of Residence' at the point of signing up for a PayPal account; and
 2. a non-individual which has indicated 'Singapore' as its 'Country of Registration' at the point of signing up for a PayPal account.
-

Taiwan

Your ability to withdraw your PayPal balance to your local bank account may require the opening of a bank account with a PayPal partner bank in Taiwan ("Partner Bank"), and using the withdrawal service offered by that Partner Bank ("Withdrawal Service"). Please see the terms and conditions with the Partner Bank for additional information relating to the Withdrawal Service.

In case of any disputes, demands, actions, proceedings ("Disputes") between you and the Partner Bank on account of any delayed or non-payment of any funds due to you, you hereby indemnify PayPal, PayPal's affiliates and its employees from any damages, claims, charges, expenses and/or losses arising out of such Disputes.

You further agree that PayPal shall not be liable to you in relation to any funds which have already been transferred from your PayPal account to the Partner Bank.

PayPal shall not be responsible for any loss or damage incurred or suffered by you on account of any (i) failure, interruption, defect or negligent or willful misuse of the Withdrawal Service; or (ii) consequences arising out of any delay or non-receipt of funds withdrawn through the Withdrawal Service.

Except to the extent amended by these country specific terms and conditions, all other provisions of the user agreement shall remain in full force and effect.

Fees and Fees Table

1. Overview. PayPal charges the following Fees:

a. Commercial Payments Fees.

b. Additional Fees:

- Currency conversion fee;
- Withdrawing your Balance Fee;
- eCheque Fee;
- Chargeback Fee;
- Credit Card and Debit Card Confirmation Fee; and
- Records Request Fee.

c. Fees for other pricing categories:

- Micropayments Fee;
- Micropayment for Digital Goods Fee;
- Mass Payments / Payouts Fee;
- Personal payments fee;
- Refund Fee; and
- Bank/Credit Card Fees

2. Commercial Payments Fee.

A Commercial Payment includes the following:

- A payment for the sale of goods or services;
- A payment received after the Seller has used the "Request Payment" tab on the PayPal website; or
- A payment that is sent to, or received by, a business or other commercial or non-profit entity.

Activity	Country/Region	Commercial Payments Fees
----------	----------------	--------------------------

Receiving Commercial Payments	All countries except as listed below	Domestic payments: (where applicable)	Standard Rate:	3.4% + Fixed Fee
		International payments:	Standard Rate:	4.4% + Fixed Fee
	Albania Andorra Bosnia and Herzegovina Croatia Georgia Iceland Moldova Monaco Serbia	Domestic payments:	Standard Rate:	3.4% + Fixed Fee
		International payments:	See table below.	
	Argentina (international payments only) Bahamas Bermuda Cayman Islands Chile Colombia (international payments only) Costa Rica Dominican Republic Ecuador El Salvador Guatemala Honduras Jamaica Nicaragua Panama Peru Uruguay Venezuela	Domestic payments and international payments:	Standard Rate: 5.4% + Fixed Fee	Merchant Rate: From 4.4% to 5.4% + Fixed Fee

<p>China, Hong Kong SAR China, Indonesia, Malaysia, Philippines, Republic of South Korea, Singapore, Taiwan, Thailand and Vietnam</p>	<table border="1"> <tr> <td data-bbox="699 212 911 386">Domestic payments: (where applicable)</td> <td data-bbox="911 212 1101 386">Standard Rate#:</td> <td data-bbox="1101 212 1347 386">3.9% + Fixed Fee</td> </tr> <tr> <td data-bbox="699 386 911 489">International payments:</td> <td data-bbox="911 386 1101 489">Standard Rate#:</td> <td data-bbox="1101 386 1347 489">4.4% + Fixed Fee</td> </tr> </table>	Domestic payments: (where applicable)	Standard Rate#:	3.9% + Fixed Fee	International payments:	Standard Rate#:	4.4% + Fixed Fee				
Domestic payments: (where applicable)	Standard Rate#:	3.9% + Fixed Fee									
International payments:	Standard Rate#:	4.4% + Fixed Fee									
<p>Automatic Transfer Countries except for: Albania, Bosnia and Herzegovina and Egypt</p>	<table border="1"> <tr> <td data-bbox="699 684 911 858">Domestic payments and international payments:</td> <td data-bbox="911 684 1101 858">Standard Rate:</td> <td data-bbox="1101 684 1347 858">4.9% + Fixed Fee</td> </tr> </table>	Domestic payments and international payments:	Standard Rate:	4.9% + Fixed Fee							
Domestic payments and international payments:	Standard Rate:	4.9% + Fixed Fee									
<p>Japan</p>	<table border="1"> <tr> <td data-bbox="699 974 911 1220" rowspan="2">Domestic payments:</td> <td data-bbox="911 974 1101 1077">Standard Rate:</td> <td data-bbox="1101 974 1347 1077">3.6% + Fixed Fee</td> </tr> <tr> <td data-bbox="911 1077 1101 1220">Merchant Rate*:</td> <td data-bbox="1101 1077 1347 1220">From 2.9% to 3.6% + Fixed Fee</td> </tr> <tr> <td data-bbox="699 1220 911 1323" rowspan="2">International payments:</td> <td data-bbox="911 1220 1101 1323">Standard Rate:</td> <td data-bbox="1101 1220 1347 1323">4.1% + Fixed Fee</td> </tr> <tr> <td data-bbox="911 1323 1101 1472">Merchant Rate*:</td> <td data-bbox="1101 1323 1347 1472">From 3.4% to 4.1% + Fixed Fee</td> </tr> </table>	Domestic payments:	Standard Rate:	3.6% + Fixed Fee	Merchant Rate*:	From 2.9% to 3.6% + Fixed Fee	International payments:	Standard Rate:	4.1% + Fixed Fee	Merchant Rate*:	From 3.4% to 4.1% + Fixed Fee
Domestic payments:	Standard Rate:		3.6% + Fixed Fee								
	Merchant Rate*:	From 2.9% to 3.6% + Fixed Fee									
International payments:	Standard Rate:	4.1% + Fixed Fee									
	Merchant Rate*:	From 3.4% to 4.1% + Fixed Fee									
<p>Morocco</p>	<table border="1"> <tr> <td data-bbox="699 1514 911 1688">Domestic payments and international payments:</td> <td data-bbox="911 1514 1101 1688">Standard Rate:</td> <td data-bbox="1101 1514 1347 1688">4.4% + Fixed Fee</td> </tr> </table>	Domestic payments and international payments:	Standard Rate:	4.4% + Fixed Fee							
Domestic payments and international payments:	Standard Rate:	4.4% + Fixed Fee									

Fixed Fee	All countries	Currency:	Fee:
		Australian Dollar:	\$0.30 AUD
		Brazilian Real:	R\$0.60 BRL
		Canadian Dollar:	\$0.30 CAD
		Czech Koruna:	10.00 CZK
		Danish Kroner:	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
		New Zealand Dollar:	\$0.45 NZD
		Norwegian Krone:	2.80 NOK
		Philippine Peso:	15.00 PHP
		Polish Zloty:	1.35 PLN
Russian Ruble:	10 RUB		
Singapore Dollar:	\$0.50 SGD		
Swedish Krona:	3.25 SEK		
Swiss Franc:	0.55 CHF		

		<table border="1"> <tr> <td>New Taiwan Dollar:</td> <td>\$10.00 TWD</td> </tr> <tr> <td>Thai Baht:</td> <td>11.00 THB</td> </tr> <tr> <td>U.K. Pounds Sterling:</td> <td>£0.20 GBP</td> </tr> <tr> <td>U.S. Dollar:</td> <td>\$0.30 USD</td> </tr> </table>	New Taiwan Dollar:	\$10.00 TWD	Thai Baht:	11.00 THB	U.K. Pounds Sterling:	£0.20 GBP	U.S. Dollar:	\$0.30 USD
New Taiwan Dollar:	\$10.00 TWD									
Thai Baht:	11.00 THB									
U.K. Pounds Sterling:	£0.20 GBP									
U.S. Dollar:	\$0.30 USD									

- *To qualify for our Merchant Rate, you must submit a one-time application, have a qualifying monthly sales volume, and have an account in good standing. To view Merchant Rate criteria, click [here](#). To apply for Merchant Rate, click [here](#).
- # excludes transactions on Website Payments Pro - Hosted Solution, Virtual Terminal, PayPal Here and carrier billing products.

- **Receiving International Commercial Payments in Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia.**
- The Fee depends on the buyer's country/region.

Activity	Seller's Country/Region	Buyer's Country/Region	Fee	
Receiving Commercial Payments	Albania, Andorra, Bosnia & Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia	U.S., Canada, Northern Europe* Europe I**:	Standard Rate:	4.4% + Fixed Fee
		All other countries:	Standard Rate:	5.4% + Fixed Fee
Fixed Fee			See in table above	

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

3. Additional Fees.

Activity	Additional Fees		
Currency conversion	Country/Region:	Fee included in the Applicable Transaction Exchange Rate:	
	All countries except as listed below.	3.0%	
	Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman	Currency conversion that occurs when sending a Personal or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment: 4.5% Currency conversion that occurs when receiving other payments (including Mass Payments or Payouts),	

	<p>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.</p>	<p>withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your local currency), adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies (as applicable):</p> <p>3.5%</p>	
	<p>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,</p>	<p>Currency conversion that occurs when sending a Personal or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment:</p> <p>4.0 %</p> <p>Currency conversion that occurs when receiving other payments (including Mass Payments or Payouts), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your local currency), adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies (as applicable):</p> <p>3.0%</p>	

<p>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</p>		
<p>Albania, Andorra, Belarus, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Macedonia, Moldova, Montenegro, Serbia, Ukraine.</p>	<p>Currency conversion that occurs when sending a Personal or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment:</p> <p>4.0%</p> <p>Currency conversion that occurs when receiving other payments (including Mass Payments or Payouts), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your local currency, adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies (as applicable);</p> <p>3.0%</p>	
<p>Bhutan, Cambodia, Federated States of Micronesia, Hong Kong SAR China, Indonesia, Japan, Korea, Laos, Maldives, Mongolia, Nepal, New Zealand, Philippines, Samoa, Singapore, Sri Lanka, Thailand, Tonga, Vietnam</p>	<p>Currency conversion that occurs when sending a Personal or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment:</p> <p>4.0%</p> <p>Currency conversion that occurs when receiving other payments (including Mass Payments or Payouts), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your primary currency), adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies (as applicable)</p>	

3.0%

China, Malaysia

Currency conversion that occurs when sending a Personal or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment:

The fee depends on the currency into which the amount is converted, as listed in the table below

Currency:	Fee:
Australian Dollar:	4%
Brazilian Real:	4%
Canadian Dollar:	3.5%
Czech Koruna:	4%
Danish Kroner:	4%
Euro:	4%
Hong Kong Dollar:	4%
Hungarian Forint:	4%
Israeli New Shekel:	4%
Japanese Yen:	4%
Mexican Peso:	4%
New Zealand Dollar:	4%
Norwegian Krone:	4%
Philippine Peso:	4%
Polish Zloty:	4%
Russian Ruble:	4%
Singapore Dollar:	4%

		<table border="1" data-bbox="755 220 1347 724"> <tr> <td>Swedish Krona:</td> <td>4%</td> </tr> <tr> <td>Swiss Franc:</td> <td>4%</td> </tr> <tr> <td>New Taiwan Dollar:</td> <td>4%</td> </tr> <tr> <td>Thai Baht:</td> <td>4%</td> </tr> <tr> <td>U.K. Pounds Sterling:</td> <td>4%</td> </tr> <tr> <td>U.S. Dollar:</td> <td>3.5%</td> </tr> </table> <p data-bbox="755 724 1534 1018">Currency conversion that occurs when receiving other payments (including Mass Payments or Payouts), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your primary currency), adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies (as applicable)</p> <p data-bbox="755 1050 820 1081">2.5%</p>	Swedish Krona:	4%	Swiss Franc:	4%	New Taiwan Dollar:	4%	Thai Baht:	4%	U.K. Pounds Sterling:	4%	U.S. Dollar:	3.5%	
Swedish Krona:	4%														
Swiss Franc:	4%														
New Taiwan Dollar:	4%														
Thai Baht:	4%														
U.K. Pounds Sterling:	4%														
U.S. Dollar:	3.5%														
	Taiwan	<p data-bbox="755 1123 1583 1228">Currency conversion that occurs when sending a Personal (if applicable) or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment:</p> <p data-bbox="755 1228 820 1260">4.0%</p> <p data-bbox="755 1270 1291 1302">Currency conversion that occurs when:</p> <ul data-bbox="836 1344 1567 1606" style="list-style-type: none"> • receiving other payments (including Mass Payments or Payouts), • adding funds from a bank account to your PayPal account (if applicable); or • when transferring funds between your PayPal balances held in different currencies: <p data-bbox="755 1627 820 1659">3.0%</p> <p data-bbox="755 1669 1583 1774">Currency conversion that occurs when withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your primary currency):</p> <p data-bbox="755 1774 820 1806">2.5%</p>													

Monaco

Currency conversion that occurs when receiving other payments (including Mass Payments or Payouts), withdrawing funds to your local bank account (if your PayPal balance is held in a currency other than your local currency), adding funds from a bank account to your PayPal account or when transferring funds between your PayPal balances held in different currencies (as applicable)

3.0% above the wholesale exchange rate

Currency conversion that occurs when sending a Personal or a Commercial Payment or receiving a refund beyond 1 day of the date of the original payment:

Between 3.0% and 4.0% above the wholesale exchange rate depending on the currency **into which** the relevant amount is converted (please refer to the table below).

Currency and Code	Currency conversion fee	
Australian Dollar (AUD):	4.0%	
Brazilian Real (BRL):	4.0%	
Canadian Dollar (CAD):	3.5%	
Czech Koruna (CZK):	4.0%	
Danish Krone (DKK):	4.0%	
Euro (EUR):	4.0%	
Hong Kong Dollar (HKD):	4.0%	
Hungarian Forint (HUF):	4.0%	
Israeli Shekel (ILS):	4.0%	
Japanese Yen (JPY):	4.0%	
Malaysian Ringgit (MYR):	4.0%	
Mexican Peso (MXN):	4.0%	
New Zealand Dollar (NZD):	4.0%	
Norwegian Krone (NOK):	4.0%	

		Philippine Peso (PHP):	4.0%	
		Polish Zloty (PLN):	4.0%	
		Russian Ruble (RUB):	4.0%	
		Swedish Krona (SEK):	4.0%	
		Singapore Dollar (SGD):	4.0%	
		Swiss Franc (CHF):	4.0%	
		Taiwan New Dollar (TWD):	4.0%	
		Thai Baht (THB):	4.0%	
		U.K. Pounds Sterling (GBP):	4.0%	
		U.S. Dollar (USD):	3.5%	

Withdrawing your Balance	Withdrawal Method:	Fee:	
	Withdrawals you make to your U.S. bank account.	Philippines Indonesia, Thailand, China	USD 35 per withdrawal
		Kenya, New Zealand, Singapore	3.00%
Republic of South Korea, Taiwan, Japan, UAE, Colombia, Argentina		2.50%	
Chile, Costa Rica, Dominican Republic, Peru		0.50%	
All other countries		Free	
Withdrawals you make to your	Fee varies by country/region. See Fee Page and select the appropriate country/region to view Fees. For Philippines (PH), Indonesia (ID), Malaysia (MY) or China (CN) see relevant link below:		

local bank account.

Withdrawal via a physical cheque sent to you.

Return Fee if the withdrawal information you provided is incorrect or incomplete.

ID - <https://www.paypal.com/id/webapps/mpp/paypal-seller-fees#Transfer>

PH

- <https://www.paypal.com/ph/webapps/mpp/paypal-seller-fees#Transfer>

MY

- <https://www.paypal.com/my/webapps/mpp/paypal-seller-fees#Transfer>

CN - https://www.paypal.com/c2/webapps/mpp/paypal-seller-fees?locale.x=en_C2

Bank Return Fee on Withdrawal in Iceland and Croatia: 3.00 EUR

For withdrawals using the functionality directly available in your PayPal account (subject to availability and withdrawal limits), the following withdrawal fees apply:

Country/Region	Currency received	Fee
United Arab Emirates	AED	Free for withdrawals of 750 AED or higher; 11 AED per withdrawal for withdrawals less than 750 AED
Morocco	MAD	Free for withdrawals of 2,000 MAD or higher; 30 MAD per withdrawal for withdrawals less than 2,000 MAD
Kenya	KES	Free for withdrawals of 20,000 KES or higher; 105 KES per withdrawal for withdrawals less than 20,000 KES

	<table border="1"> <tr> <td data-bbox="605 220 862 331">Argentina</td> <td data-bbox="870 220 1081 331">ARS</td> <td data-bbox="1089 220 1339 331">75 ARS per withdrawal</td> </tr> <tr> <td data-bbox="605 342 862 453">Chile</td> <td data-bbox="870 342 1081 453">CLP</td> <td data-bbox="1089 342 1339 453">800 CLP per withdrawal</td> </tr> <tr> <td data-bbox="605 464 862 575">Colombia</td> <td data-bbox="870 464 1081 575">COP</td> <td data-bbox="1089 464 1339 575">3500 COP per withdrawal</td> </tr> <tr> <td data-bbox="605 585 862 697">Costa Rica</td> <td data-bbox="870 585 1081 697">CRC</td> <td data-bbox="1089 585 1339 697">625 CRC per withdrawal</td> </tr> <tr> <td data-bbox="605 707 862 819">Peru</td> <td data-bbox="870 707 1081 819">PEN</td> <td data-bbox="1089 707 1339 819">4 PEN per withdrawal</td> </tr> <tr> <td data-bbox="605 829 862 861">Dominican Republic:</td> <td data-bbox="870 829 1081 861">DOP</td> <td data-bbox="1089 829 1339 861">100 DOP per withdrawal</td> </tr> </table> <p data-bbox="597 871 1339 1018">If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees as set out above.</p>	Argentina	ARS	75 ARS per withdrawal	Chile	CLP	800 CLP per withdrawal	Colombia	COP	3500 COP per withdrawal	Costa Rica	CRC	625 CRC per withdrawal	Peru	PEN	4 PEN per withdrawal	Dominican Republic:	DOP	100 DOP per withdrawal			
Argentina	ARS	75 ARS per withdrawal																				
Chile	CLP	800 CLP per withdrawal																				
Colombia	COP	3500 COP per withdrawal																				
Costa Rica	CRC	625 CRC per withdrawal																				
Peru	PEN	4 PEN per withdrawal																				
Dominican Republic:	DOP	100 DOP per withdrawal																				
Withdrawals you make to your card.	<p data-bbox="597 1050 1339 1228">For Croatia (HR), Kuwait (KU), Philippines (PH), Qatar (QA), Serbia (RS), Singapore (SG): 1% of amount transferred with a minimum and maximum fee depending on currency withdrawn (minimum and maximum fees by currency listed below (where available))</p> <table border="1"> <thead> <tr> <th data-bbox="605 1239 987 1344"></th> <th data-bbox="995 1239 1299 1344">Minimum Fee</th> <th data-bbox="1307 1239 1339 1344">Max</th> </tr> </thead> <tbody> <tr> <td data-bbox="605 1354 987 1449">United Arab Emirates Dirham</td> <td data-bbox="995 1354 1299 1449">0.90 AED</td> <td data-bbox="1307 1354 1339 1449">36.7</td> </tr> <tr> <td data-bbox="605 1459 987 1522">Australian Dollar</td> <td data-bbox="995 1459 1299 1522">0.25 AUD</td> <td data-bbox="1307 1459 1339 1522">10.0</td> </tr> <tr> <td data-bbox="605 1533 987 1596">Bulgarian Lev</td> <td data-bbox="995 1533 1299 1596">0.50 BGN</td> <td data-bbox="1307 1533 1339 1596">20.0</td> </tr> <tr> <td data-bbox="605 1606 987 1669">Canadian Dollar</td> <td data-bbox="995 1606 1299 1669">0.25 CAD</td> <td data-bbox="1307 1606 1339 1669">10.0</td> </tr> <tr> <td data-bbox="605 1680 987 1743">Czech Koruna</td> <td data-bbox="995 1680 1299 1743">5.70 CZK</td> <td data-bbox="1307 1680 1339 1743">230</td> </tr> <tr> <td data-bbox="605 1753 987 1806">Danish Krone</td> <td data-bbox="995 1753 1299 1806">1.80 DKK</td> <td data-bbox="1307 1753 1339 1806">70.0</td> </tr> </tbody> </table>		Minimum Fee	Max	United Arab Emirates Dirham	0.90 AED	36.7	Australian Dollar	0.25 AUD	10.0	Bulgarian Lev	0.50 BGN	20.0	Canadian Dollar	0.25 CAD	10.0	Czech Koruna	5.70 CZK	230	Danish Krone	1.80 DKK	70.0
	Minimum Fee	Max																				
United Arab Emirates Dirham	0.90 AED	36.7																				
Australian Dollar	0.25 AUD	10.0																				
Bulgarian Lev	0.50 BGN	20.0																				
Canadian Dollar	0.25 CAD	10.0																				
Czech Koruna	5.70 CZK	230																				
Danish Krone	1.80 DKK	70.0																				

		Euro	0.25 EUR	10.00 EUR
		British Pound	0.20 GBP	8.00 GBP
		Hong Kong Dollar	2.00 HKD	80.00 HKD
		Croatian Kuna	2.00 HRK	70.00 HRK
		Hungarian Forint	70.00 HUF	2900.00 HUF
		Israeli New Shekel	1.00 ILS	40.00 ILS
		Japanese Yen	30 JPY	1100 JPY
		Kuwaiti Dinar	1 KWD	No maximum fee
		Sri Lanka Rupee	50.00 LKR	1800.00 LKR
		Mexican Peso	5.00 MXN	200.00 MXN
		Malaysian Ringgit	1.00 MYR	40.00 MYR
		Norwegian Kroner	1.00 NOK	40.00 NOK
		New Zealand Dollar	0.40 NZD	15.00 NZD
		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
		Serbian Dinar	25.00 RSD	1000.00 RSD
		Russian Rouble	20.00 RUB	700.00 RUB
		Swedish Krona	2.50 SEK	100.00 SEK
		Singapore Dollar	0.50 SGD	15.00 SGD
		Thai Baht	8.00 THB	320.00 THB

Turkish Lira	1.50 TRY	60.00 TRY
US Dollar	\$0.25 USD	\$10.00USD
South African Rand	3.60 ZAR	145.00 ZAR
All other currencies	No minimum/maximum fee	

If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees as set out above.

For Albania, Algeria, Antigua and Barbuda, Bahamas, Bahrain, Barbados, Belize, Bosnia and Herzegovina, Botswana, Chile, Dominica, Egypt, Fiji, French Polynesia, Georgia, Grenada, Honduras, Iceland, Jordan, Kazakhstan, Lesotho, Malawi, Mauritius, Moldova, Morocco, Mozambique, New Caledonia, Oman, Palau, Saint Kitts and Nevis, Saint Lucia, Saudi Arabia, Senegal, Seychelles, Trinidad and Tobago, Turks and Caicos Islands, United Arab Emirates, & Uruguay:

Fees below apply per withdrawal and is based on the withdrawal currency:

Currency	Fee per transaction
AED	20
ALL	552
ANG	8
AOA	2466
ARS	15
AUD	7
AWG	9
BAM	9
BBD	10

BGN	7
BIF	9449
BMD	5
BND	7
BOB	35
BRL	10.00
BSD	5
BTN	355
BWP	54
CAD	6
CDF	8452
CHF	6.50
CLP	2400.00
CNY	35
COP	16658
CRC	2816
CVE	497
CYP	2.40
CZK	110
DJF	889
DKK	30
DOP	267
DZD	600

EEK	60.00
EGP	79
ETB	160
EUR	4
FJD	11
FKP	4
GBP	3
GEL	14
GIP	4
GMD	256
GNF	47695
GTQ	38
GYD	1043
HKD	40
HNL	123
HRK	30
HUF	1000
IDR	46000.00
ILS	22
INR	200.00
ISK	340.00
JMD	670
JPY	610

KES	504
KHR	20600.00
KMF	2218
KRW	5830
KYD	4
KZT	1887
LAK	44392
LKR	907
LTL	14.00
LVL	3.00
MAD	48
MDL	88
MGA	18259
MKD	278
MNT	13735
MRO	1874
MTL	1.80
MUR	183
MVR	77
MWK	3684
MXN	60
MYR	20
NAD	72

NGN	1812
NIO	171
NOK	32
NPR	571
NZD	8
PAB	5.00
PEN	17
PGK	17
PHP	250
PLN	16
PYG	32625
QAR	18
RON	12
RSD	530
RUB	150.00
SAR	19
SBD	41
SCR	68
SEK	35
SGD	8
SHP	4
SKK	140.00
SLL	49324

SOS	2898
SRD	37
SZL	72
THB	200.00
TJS	52.00
TOP	11
TRY	7.60
TTD	34
TWD	175.00
TZS	11520
UAH	122
UGX	18388
USD	5 USD
UYU	100
UYU	100.00
VND	115874
VUV	582
WST	13
XAF	2956
XCD	14
YER	1252
ZAR	40

If you withdraw your balance in a currency other than the currency in which the balance on your account is

denominated, you will additionally be charged currency conversion fees as set out above.

For Indonesia and Malaysia:

Fees below apply per withdrawal and is based on the withdrawal currency:

Currency	Fee per transaction
AED	20.00
ALL	552
ANG	8
AOA	2466
ARS	15
AUD	7
AWG	9
BAM	9
BBD	10
BGN	7
BIF	9449
BMD	5
BND	7
BOB	35
BRL	10.00
BSD	5
BTN	355
BWP	54
CAD	6

CDF	8452
CHF	6.50
CLP	2400.00
CNY	35
COP	16658
CRC	2816
CVE	497
CYP	2.40
CZK	110
DJF	889
DKK	30
DOP	267
DZD	600
EEK	60.00
EGP	79
ETB	160
EUR	4
FJD	11
FKP	4
GBP	3
GEL	14
GIP	4.00
GMD	256

GNF	47695
GTQ	38
GYD	1043
HKD	40
HNL	123
HRK	30
HUF	1000
IDR	46000.00
ILS	22
INR	200.00
ISK	340.00
JMD	670
JPY	610
KES	504
KHR	20600.00
KMF	2218
KRW	5830
KYD	4
KZT	1887
LAK	44392
LKR	907
LTL	14.00
LVL	3.00

MAD	48
MDL	88
MGA	18259
MKD	278
MNT	13735
MRO	1874
MTL	1.80
MUR	183
MVR	77
MWK	3684
MXN	60
MYR	3.00
NAD	72
NGN	1812
NIO	171
NOK	32
NPR	571
NZD	8
PAB	5.00
PEN	17
PGK	17
PHP	50.00
PLN	16

PYG	32625
QAR	18
RON	12
RSD	530
RUB	150.00
SAR	19
SBD	41
SCR	68
SEK	35
SGD	8
SHP	4
SKK	140.00
SLL	49324
SOS	2898
SRD	37
SZL	72
THB	200.00
TJS	52.00
TOP	11
TRY	7.60
TTD	34
TWD	175.00
TZS	11520

UAH	122
UGX	18388
USD	5 USD
UYU	100
UYU	100.00
VND	115874
VUV	582
WST	13
XAF	2956
XCD	14
YER	1252
ZAR	40

If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged currency conversion fees as set out above.

Withdrawal via PayPal Retiros

Please see terms and conditions of service.

Withdrawals you make in USD to your USD-denominated Taiwan bank account using a

2.5% of the withdrawal amount

	<table border="1"> <tr> <td data-bbox="409 189 581 478">PayPal partner bank withdrawal service.</td> <td data-bbox="581 189 1380 478"></td> </tr> </table>	PayPal partner bank withdrawal service.																																												
PayPal partner bank withdrawal service.																																														
Receiving eCheque	<p>For sellers in the countries listed below, there is a maximum fee per payment for receiving -eCheque funded payments as follows. The cap depends on the currency of the payment:</p> <table border="1"> <thead> <tr> <th data-bbox="409 604 906 680">China, Hong Kong SAR China, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbias</th> <th data-bbox="906 604 1170 680">Currency:</th> <th data-bbox="1170 604 1380 680">Fee:</th> </tr> </thead> <tbody> <tr> <td></td> <td data-bbox="906 680 1170 747">Australian Dollar:</td> <td data-bbox="1170 680 1380 747">50.00 AUD</td> </tr> <tr> <td></td> <td data-bbox="906 747 1170 814">Brazilian Real:</td> <td data-bbox="1170 747 1380 814">75.00 BRL</td> </tr> <tr> <td></td> <td data-bbox="906 814 1170 882">Canadian Dollar:</td> <td data-bbox="1170 814 1380 882">45.00 CAD</td> </tr> <tr> <td></td> <td data-bbox="906 882 1170 949">Czech Koruna:</td> <td data-bbox="1170 882 1380 949">850.00 CZK</td> </tr> <tr> <td></td> <td data-bbox="906 949 1170 1016">Danish Krone:</td> <td data-bbox="1170 949 1380 1016">250.00 DKK</td> </tr> <tr> <td></td> <td data-bbox="906 1016 1170 1083">Euro:</td> <td data-bbox="1170 1016 1380 1083">35.00 EUR</td> </tr> <tr> <td></td> <td data-bbox="906 1083 1170 1150">Hong Kong Dollar:</td> <td data-bbox="1170 1083 1380 1150">330.00 HKD</td> </tr> <tr> <td></td> <td data-bbox="906 1150 1170 1218">Hungarian Forint:</td> <td data-bbox="1170 1150 1380 1218">9,250 HUF</td> </tr> <tr> <td></td> <td data-bbox="906 1218 1170 1285">Israeli New Shekel:</td> <td data-bbox="1170 1218 1380 1285">160.00 ILS</td> </tr> <tr> <td></td> <td data-bbox="906 1285 1170 1352">Japanese Yen:</td> <td data-bbox="1170 1285 1380 1352">4,000 JPY</td> </tr> <tr> <td></td> <td data-bbox="906 1352 1170 1419">Malaysian Ringgit:</td> <td data-bbox="1170 1352 1380 1419">150.00 MYR</td> </tr> <tr> <td></td> <td data-bbox="906 1419 1170 1486">Mexican Peso:</td> <td data-bbox="1170 1419 1380 1486">540.00 MXN</td> </tr> <tr> <td></td> <td data-bbox="906 1486 1170 1554">New Zealand Dollar:</td> <td data-bbox="1170 1486 1380 1554">60.00 NZD</td> </tr> <tr> <td></td> <td data-bbox="906 1554 1170 1621">Norwegian Krone:</td> <td data-bbox="1170 1554 1380 1621">270.00 NOK</td> </tr> </tbody> </table>	China, Hong Kong SAR China, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbias	Currency:	Fee:		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 HUF		Israeli New Shekel:	160.00 ILS		Japanese Yen:	4,000 JPY		Malaysian Ringgit:	150.00 MYR		Mexican Peso:	540.00 MXN		New Zealand Dollar:	60.00 NZD		Norwegian Krone:	270.00 NOK
China, Hong Kong SAR China, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbias	Currency:	Fee:																																												
	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 HUF																																												
	Israeli New Shekel:	160.00 ILS																																												
	Japanese Yen:	4,000 JPY																																												
	Malaysian Ringgit:	150.00 MYR																																												
	Mexican Peso:	540.00 MXN																																												
	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	
		Taiwan New Dollar:	1,350.00 TWD	
		Thai Baht:	1,400.00 THB	
		U.K. Pounds Sterling:	30.00 GBP	
		U.S. Dollar:	45.00 USD	
Chargebacks	All countries except as listed below	Currency:	Fee:	
		Australian Dollar:	\$15.00 AUD	
		Brazilian Real:	R\$20.00 BRL	
		Canadian Dollar:	\$15.00 CAD	
		Czech Koruna:	250.00 CZK	
		Danish Kroner:	60.00 DKK	
		Euro:	11.25 EUR	
		Hong Kong Dollar:	\$75.00 HKD	
		Hungarian Forint:	2,000.00 HUF	
		Israeli New Shekel:	40.00 ILS	
		Japanese Yen:	¥1,300.00 JPY	

		Malaysian Ringgit:	40.00 MYR	
		Mexican Peso:	110.00 MXN	
		Norwegian Krone	65.00 NOK	
		New Zealand Dollar:	\$15.00 NZD	
		Philippine Peso:	500.00 PHP	
		Polish Zloty:	30.00 PLN	
		Russian Ruble:	320.00 RUB	
		Singapore Dollar:	\$15.00 SGD	
		Swedish Krona:	80.00 SEK	
		Swiss Franc:	10.00 CHF	
		New Taiwan Dollar:	\$330.00 TWD	
		Thai Baht:	360.00 THB	
		U.K. Pounds Sterling:	£7.00 GBP	
		U.S. Dollar:	\$10.00 USD	
	Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia	Currency:	Fee:	
		Australian Dollar:	22.00 AUD	
		Brazilian Real:	35.00 BRL	
		Canadian Dollar:	20.00 CAD	
		Czech Koruna:	400.00 CZK	
		Danish Kroner:	120.00 DKK	
		Euro:	16.00 EUR	

		Hong Kong Dollar:	155.00 HKD	
		Hungarian Forint:	4325 HUF	
		Israeli New Shekel:	75.00 ILS	
		Japanese Yen:	1875 JPY	
		Malaysian Ringgit:	65.00 MYR	
		Mexican Peso:	250.00 MXN	
		Norwegian Krone	125.00 NOK	
		New Zealand Dollar:	28.00 NZD	
		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	
		Taiwan New Dollar:	625.00 TWD	
		Thai Baht:	650.00 THB	
		U.K. Pounds Sterling:	14.00 GBP	
		U.S. Dollar:	20.00 USD	

Dispute Fee	Standard Dispute Fee			
	Currency	Dispute Fee	Currency	Dispute Fee
	Australian Dollar:	\$12 AUD	Mexican Peso:	160 MXN
	Brazilian Real:	R\$35 BRL	New Zealand Dollar:	\$13 NZD

Canadian Dollar:	\$10 CAD	Norwegian Krone:	75 NOK
Czech Koruna:	185 CZK	Philippine Peso:	405 PHP
Danish Kroner:	55 DKK	Polish Zloty:	30 PLN
Euro:	7 EUR	Singapore Dollar:	\$11 SGD
Hong Kong Dollar:	65 HKD	Swedish Krona:	75 SEK
Hungarian Forint:	2450 HUF	Swiss Franc:	8 CHF
Indian Rupee:	580 INR	New Taiwan Dollar:	\$250 TWD
Israeli New Shekel:	30 ILS	Thai Baht:	250 THB
Japanese Yen:	¥870 JPY	U.K. Pounds Sterling:	£6 GBP
Malaysian Ringgit:	35 MYR	U.S. Dollar:	\$8 USD

High Volume Dispute Fee

Currency	Dispute Fee	Currency	Dispute Fee
Australian Dollar:	\$24 AUD	Mexican Peso:	320 MXN
Brazilian Real:	R\$70 BRL	New Zealand Dollar:	\$26 NZD
Canadian Dollar:	\$20 CAD	Norwegian Krone:	150 NOK
Czech Koruna:	370 CZK	Philippine Peso:	810 PHP
Danish Kroner:	110 DKK	Polish Zloty:	60 PLN

Euro:	14 EUR	Singapore Dollar:	\$22 SGD
Hong Kong Dollar:	130 HKD	Swedish Krona:	150 SEK
Hungarian Forint:	4900 HUF	Swiss Franc:	16 CHF
Indian Rupee:	1160 INR	New Taiwan Dollar:	\$500 TWD
Israeli New Shekel:	60 ILS	Thai Baht:	500 THB
Japanese Yen:	¥1740 JPY	U.K. Pounds Sterling:	£12 GBP
Malaysian Ringgit:	70 MYR	U.S. Dollar:	\$16 USD

Credit Card and Debit Card Confirmation	Currency:	Fee:	
	Australian Dollar:	\$2.00 AUD	
	Brazilian Real:	R\$4.00 BRL	
	Canadian Dollar:	\$2.45 CAD	
	Czech Koruna:	50.00 CZK	
	Danish Kroner:	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:	10.00 MYR	
	Mexican Peso:	20.00 MXN	

	New Zealand Dollar:	\$3.00 NZD	
	Norwegian Krone:	15.00 NOK	
	Philippine Peso:	100.00 PHP	
	Polish Zloty:	6.50 PLN	
	Russian Ruble:	60 RUB	
	Singapore Dollar:	\$3.00 SGD	
	Swedish Krona:	15.00 SEK	
	Swiss Franc:	3.00 CHF	
	New Taiwan Dollar:	\$70.00 TWD	
	Thai Baht:	70.00 THB	
	U.K. Pounds Sterling:	£1.00 GBP	
	U.S. Dollar:	\$1.95 USD	
	In some instances, PayPal may require you to verify control of your credit card or debit card. In order to do so, PayPal makes a charge to your credit card or debit card and then requires you to verify the code associated with the charge. This amount will be refunded when you successfully complete the credit card or debit card verification process.		
Records Request Fee	\$10.00 SGD (per item), or other currency equivalent. We will not charge you for records requested in connection with your good-faith assertion of an error in your account.		

4. Fees for Other Pricing Categories

Micropayments Pricing. PayPal offers two micropayments pricing programs: (i) Micropayments Fees; and (ii) Micropayments for Digital Goods Fees.

(i) Micropayments Fees. If you have signed up for Micropayments Fees, then the following Fees apply to all the Commercial Payments you receive. If you have both a Micropayments Fees enabled account and a standard pricing account, it is your responsibility to correctly route your payments to the appropriate account, and once a transaction is processed through the account you selected, you may not request that the transaction be processed through a different account.

Activity	Country/Region	Micropayments Fee
----------	----------------	-------------------

Receiving Commercial Payments	All countries (where Micropayments Fees are available)	<table border="1"> <tr> <td colspan="2" data-bbox="857 212 1300 317">Domestic payments: 5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2" data-bbox="857 317 1300 422">International payments: 6%+ Micropayments Fixed Fee</td> </tr> </table>		Domestic payments: 5% + Micropayments Fixed Fee		International payments: 6%+ Micropayments Fixed Fee																																		
Domestic payments: 5% + Micropayments Fixed Fee																																								
International payments: 6%+ Micropayments Fixed Fee																																								
Micropayments Fixed Fee	**** Latin America	6.5% + Micropayments Fixed Fee																																						
	All countries where available	<table border="1"> <thead> <tr> <th data-bbox="857 533 1170 600">Currency:</th> <th data-bbox="1170 533 1365 600">Fee:</th> </tr> </thead> <tbody> <tr> <td data-bbox="857 600 1170 667">Australian Dollar:</td> <td data-bbox="1170 600 1365 667">\$0.05 AUD</td> </tr> <tr> <td data-bbox="857 667 1170 735">Brazilian Real:</td> <td data-bbox="1170 667 1365 735">R\$0.10 BRL</td> </tr> <tr> <td data-bbox="857 735 1170 802">Canadian Dollar:</td> <td data-bbox="1170 735 1365 802">\$0.05 CAD</td> </tr> <tr> <td data-bbox="857 802 1170 869">Czech Koruna:</td> <td data-bbox="1170 802 1365 869">1.67 CZK</td> </tr> <tr> <td data-bbox="857 869 1170 936">Danish Kroner:</td> <td data-bbox="1170 869 1365 936">0.43 DKK</td> </tr> <tr> <td data-bbox="857 936 1170 1003">Euro:</td> <td data-bbox="1170 936 1365 1003">0.05 EUR</td> </tr> <tr> <td data-bbox="857 1003 1170 1071">Hong Kong Dollar:</td> <td data-bbox="1170 1003 1365 1071">\$0.39 HKD</td> </tr> <tr> <td data-bbox="857 1071 1170 1138">Hungarian Forint:</td> <td data-bbox="1170 1071 1365 1138">15.00 HUF</td> </tr> <tr> <td data-bbox="857 1138 1170 1205">Israeli New Shekel:</td> <td data-bbox="1170 1138 1365 1205">0.20 ILS</td> </tr> <tr> <td data-bbox="857 1205 1170 1272">Japanese Yen:</td> <td data-bbox="1170 1205 1365 1272">¥7.00 JPY</td> </tr> <tr> <td data-bbox="857 1272 1170 1339">Malaysian Ringgit:</td> <td data-bbox="1170 1272 1365 1339">0.20 MYR</td> </tr> <tr> <td data-bbox="857 1339 1170 1407">Mexican Peso:</td> <td data-bbox="1170 1339 1365 1407">\$0.55 MXN</td> </tr> <tr> <td data-bbox="857 1407 1170 1474">New Zealand Dollar:</td> <td data-bbox="1170 1407 1365 1474">\$0.08 NZD</td> </tr> <tr> <td data-bbox="857 1474 1170 1541">Norwegian Krone:</td> <td data-bbox="1170 1474 1365 1541">0.47 NOK</td> </tr> <tr> <td data-bbox="857 1541 1170 1608">Philippine Peso:</td> <td data-bbox="1170 1541 1365 1608">2.50 PHP</td> </tr> <tr> <td data-bbox="857 1608 1170 1675">Polish Zloty:</td> <td data-bbox="1170 1608 1365 1675">0.23 PLN</td> </tr> <tr> <td data-bbox="857 1675 1170 1743">Russian Ruble:</td> <td data-bbox="1170 1675 1365 1743">2.00 RUB</td> </tr> <tr> <td data-bbox="857 1743 1170 1810">Singapore Dollar:</td> <td data-bbox="1170 1743 1365 1810">\$0.08 SGD</td> </tr> </tbody> </table>		Currency:	Fee:	Australian Dollar:	\$0.05 AUD	Brazilian Real:	R\$0.10 BRL	Canadian Dollar:	\$0.05 CAD	Czech Koruna:	1.67 CZK	Danish Kroner:	0.43 DKK	Euro:	0.05 EUR	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	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:
Currency:	Fee:																																							
Australian Dollar:	\$0.05 AUD																																							
Brazilian Real:	R\$0.10 BRL																																							
Canadian Dollar:	\$0.05 CAD																																							
Czech Koruna:	1.67 CZK																																							
Danish Kroner:	0.43 DKK																																							
Euro:	0.05 EUR																																							
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																																							
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
		New Taiwan Dollar:	2.00 TWD
		Thai Baht:	1.80 THB
		U.K. Pounds Sterling:	£0.05 GBP
		U.S. Dollar:	\$0.05 USD

**** Latin America means the following countries: Antigua and Barbuda, Anguilla, Netherlands Antilles, Argentina, Aruba, Barbados, Bermuda, Bolivia, Bahamas, Belize, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, Falkland Islands, Grenada, Guatemala, Guyana, Honduras, Jamaica, Saint Kitts and Nevis, Cayman Islands, Saint Lucia, Montserrat, Nicaragua, Panama, Peru, Paraguay, Suriname, El Salvador (SV), Turks and Caicos Islands, Trinidad and Tobago, Uruguay, Saint Vincent and the Grenadines, Venezuela, British Virgin Islands.

(ii) Micropayments for Digital Goods Fees. If you apply and qualify for Micropayments for Digital Goods, then for each transaction involving only digital goods, you agree to pay either (i) the Commercial Payment Fees described in Section 2 above or (ii) the Micropayments for Digital Goods Fees, whichever rate results in a lower amount being charged to you for the transaction.

Activity	Country/Region	Micropayments for Digital Goods Fee
Receiving Micropayments for Digital Goods	All countries (where Micropayments for Digital Goods are available) except as listed below	Domestic payments: 5% + Micropayments Fixed Fee
		International payments: 5.5% + Micropayments Fixed Fee
	Japan	Domestic payments: 5% + Micropayments Fixed Fee
		International payments: 5% to 5.3 % + Micropayments Fixed Fee

	Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia, (where applicable)	<table border="1"> <tr> <td colspan="2" data-bbox="699 212 1349 317">Domestic payments: 5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2" data-bbox="699 317 1349 411">International payments: The Fee depends on the buyer's country/region</td> </tr> <tr> <th data-bbox="699 411 1040 516">Buyer's Country/Region</th> <th data-bbox="1040 411 1349 516">Fee</th> </tr> <tr> <td data-bbox="699 516 1040 621">Northern Europe*</td> <td data-bbox="1040 516 1349 621">5.4% + Micropayments Fixed Fee</td> </tr> <tr> <td data-bbox="699 621 1040 726">U.S., Canada, Europe I**</td> <td data-bbox="1040 621 1349 726">5.5% + Micropayments Fixed Fee</td> </tr> <tr> <td data-bbox="699 726 1040 831">Europe II***</td> <td data-bbox="1040 726 1349 831">6.0% + Micropayments Fixed Fee</td> </tr> <tr> <td data-bbox="699 831 1040 936">All other countries</td> <td data-bbox="1040 831 1349 936">6.5% + Micropayments Fixed Fee</td> </tr> </table>	Domestic payments: 5% + Micropayments Fixed Fee		International payments: The Fee depends on the buyer's country/region		Buyer's Country/Region	Fee	Northern Europe*	5.4% + Micropayments Fixed Fee	U.S., Canada, Europe I**	5.5% + Micropayments Fixed Fee	Europe II***	6.0% + Micropayments Fixed Fee	All other countries	6.5% + Micropayments Fixed Fee
Domestic payments: 5% + Micropayments Fixed Fee																
International payments: The Fee depends on the buyer's country/region																
Buyer's Country/Region	Fee															
Northern Europe*	5.4% + Micropayments Fixed Fee															
U.S., Canada, Europe I**	5.5% + Micropayments Fixed Fee															
Europe II***	6.0% + Micropayments Fixed Fee															
All other countries	6.5% + Micropayments Fixed Fee															
	Hong Kong SAR China, Indonesia, Malaysia, Philippines, Singapore, Taiwan, Thailand, Vietnam	<table border="1"> <tr> <td colspan="2" data-bbox="699 995 1349 1100">Domestic payments: 5.5% + Micropayments Fixed Fee</td> </tr> <tr> <td colspan="2" data-bbox="699 1100 1349 1205">International payments: 6.0% + Micropayments Fixed Fee</td> </tr> </table>	Domestic payments: 5.5% + Micropayments Fixed Fee		International payments: 6.0% + Micropayments Fixed Fee											
Domestic payments: 5.5% + Micropayments Fixed Fee																
International payments: 6.0% + Micropayments Fixed Fee																
	China	International payments: 6.0% + Micropayments Fixed Fee														
Micropayments Fixed Fee	All countries where available	<table border="1"> <thead> <tr> <th data-bbox="699 1463 1024 1526">Currency:</th> <th data-bbox="1024 1463 1349 1526">Fee:</th> </tr> </thead> <tbody> <tr> <td data-bbox="699 1526 1024 1600">Australian Dollar:</td> <td data-bbox="1024 1526 1349 1600">\$0.05 AUD</td> </tr> <tr> <td data-bbox="699 1600 1024 1673">Brazilian Real:</td> <td data-bbox="1024 1600 1349 1673">R\$0.10 BRL</td> </tr> <tr> <td data-bbox="699 1673 1024 1747">Canadian Dollar:</td> <td data-bbox="1024 1673 1349 1747">\$0.05 CAD</td> </tr> <tr> <td data-bbox="699 1747 1024 1820">Czech Koruna:</td> <td data-bbox="1024 1747 1349 1820">1.67 CZK</td> </tr> <tr> <td data-bbox="699 1820 1024 1894">Danish Kroner:</td> <td data-bbox="1024 1820 1349 1894">0.43 DKK</td> </tr> </tbody> </table>	Currency:	Fee:	Australian Dollar:	\$0.05 AUD	Brazilian Real:	R\$0.10 BRL	Canadian Dollar:	\$0.05 CAD	Czech Koruna:	1.67 CZK	Danish Kroner:	0.43 DKK		
Currency:	Fee:															
Australian Dollar:	\$0.05 AUD															
Brazilian Real:	R\$0.10 BRL															
Canadian Dollar:	\$0.05 CAD															
Czech Koruna:	1.67 CZK															
Danish Kroner:	0.43 DKK															

		Euro:	0.05 EUR	
		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	
		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	
		New Taiwan Dollar:	2.00 TWD	
		Thai Baht:	1.80 THB	
		U.K. Pounds Sterling:	£0.05 GBP	
		U.S. Dollar:	\$0.05 USD	

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Georgia, Hungary, Kosovo[^], Latvia,

Liechtenstein, Lithuania, Macedonia, Moldova, Poland, Romania, Russia, Serbia, Switzerland, Ukraine.

^^ Buyers in these countries cannot open a PayPal account but can make purchases using their credit cards on certain merchants' websites.

Mass Payments / Payouts Fee.

Activity	Country/Region	Mass Payments / Payouts Fee		
Sending Mass Payments or Payouts	All countries except as listed below	Domestic payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee* per recipient as listed below.	
	International payments:			
	Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Israel, Moldova, Monaco, Serbia, Ukraine	Domestic payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee per recipient as listed below**.	
		International payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee per recipient as listed below***.	
	Hong Kong SAR China, China, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand	Domestic payments (if available):	2% of the payment up to a Maximum Mass Payment/Payout Fee* per recipient as listed below.	
		International payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee* per recipient as listed below****.	
*Maximum Mass Payments / Payouts Fee		Currency:	Maximum Fee per recipient:	
		Australian Dollar:	\$1.25 AUD	

		Brazilian Real:	R\$2.00 BRL
		Canadian Dollar:	\$1.25 CAD
		Czech Koruna:	24.00 CZK
		Danish Kroner:	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 Zealand Dollar:	\$1.50 NZD
		Norwegian Krone:	6.75 NOK
		Philippine Peso:	50.00 PHP
		Polish Zloty:	3.00 PLN
		Russian Ruble:	30 RUB
		Singapore Dollar:	\$1.60 SGD
		Swedish Krona:	9.00 SEK
		Swiss Franc:	1.30 CHF
		Thai Baht:	\$36 THB
		Taiwan New Dollar:	\$33 TWD
		U.K. Pounds Sterling:	£0.65 GBP

		U.S. Dollar:	\$1.00 USD
**Maximum Mass Payments / Payouts Fee for domestic payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Israel, Moldova, Monaco, Serbia, Ukraine		Currency:	Maximum Fee per recipient:
		Australian Dollar:	\$16 AUD
		Brazilian Real:	R\$24 BRL
		Canadian Dollar:	\$14 CAD
		Czech Koruna:	280 CZK
		Danish Krone:	84 DKK
		Euro:	12 EUR
		Hong Kong Dollar:	\$110 HKD
		Hungarian Forint:	3080 HUF
		Israeli Shekel:	50 ILS
		Japanese Yen:	¥1200 JPY
		Malaysian Ringgit:	50 MYR
		Mexican Peso:	170 MXN
		New Zealand Dollar:	\$20 NZD
		Norwegian Krone:	90 NOK
		Philippine Peso:	640 PHP
		Polish Zlotych:	46 PLN
		Russian Ruble:	480 RUB
	Singapore Dollar:	\$20 SGD	
	Swedish Krona:	100 SEK	
	Swiss Franc:	16 CHF	

		Taiwan New Dollar:	\$440 TWD
		Thai Baht:	460 THB
		U.K. Pounds Sterling:	£10 GBP
		U.S. Dollar:	\$14 USD
***Maximum Mass Payments / Payouts Fee for international payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Israel, Moldova, Monaco, Serbia, Ukraine		Currency:	Maximum Fee per recipient:
		Australian Dollar:	\$100 AUD
		Brazilian Real:	R\$150 BRL
		Canadian Dollar:	\$90 CAD
		Czech Koruna:	1700 CZK
		Danish Krone:	500 DKK
		Euro:	70 EUR
		Hong Kong Dollar:	\$660 HKD
		Hungarian Forint:	18,500 HUF
		Israeli Shekel:	320 ILS
		Japanese Yen:	¥8,000 JPY
		Malaysian Ringgit:	300 MYR
		Mexican Peso:	1080 MXN
		New Zealand Dollar:	\$120 NZD
		Norwegian Krone:	540 NOK
		Philippine Peso:	3,800 PHP

		Polish Zlotych:	280 PLN
		Russian Ruble:	2,800 RUB
		Singapore Dollar:	\$120 SGD
		Swedish Krona:	640 SEK
		Swiss Franc:	100 CHF
		Taiwan New Dollar:	\$2,700 TWD
		Thai Baht:	2,800 THB
		U.K. Pounds Sterling:	\$60 GBP
		U.S. Dollar:	\$90 USD
<p>****Maximum Mass Payments / Payouts Fee for international payments from: China, Hong Kong SAR China, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand</p>		<p>Currency:</p>	<p>Maximum Fee Per Recipient:</p>
		Australian Dollar:	\$60 AUD
		Brazilian Real:	R\$100 BRL
		Canadian Dollar:	\$60 CAD
		Czech Koruna:	1,000 CZK
		Danish Kroner:	300 DKK
		Euro:	40 EUR
		Hong Kong Dollar:	\$400 HKD
		Hungarian Forint:	15,000 HUF
		Israeli Shekel:	200 ILS
		Japanese Yen:	¥5,000 JPY
		Malaysian Ringgit:	200 MYR

		Mexican Peso:	750 MXN
		New Zealand Dollar:	\$75 NZD
		Norwegian Krone:	300 NOK
		Philippine Peso:	2,500 PHP
		Polish Zloty:	150 PLN
		Russian Ruble:	1,500 RUB
		Singapore Dollar:	\$80 SGD
		Swedish Krona:	400 SEK
		Swiss Franc:	50 CHF
		New Taiwan Dollar:	\$2,000 TWD
		Thai Baht:	2,000 THB
		U.K. Pounds Sterling:	£35 GBP
		U.S. Dollar:	\$50 USD

Personal Payments Fee.

- a. Personal payments are payments to friends or family members such as your share of the rent or a dinner bill.
- b. Personal payments are limited in availability and are not available in most countries.
- c. If you use your credit card as the payment method for a personal payment, you may be charged a cash-advance fee by your credit card company.
- d. The fee is borne by the sender.

Activity	Country/Region of Sender	Country/Region of Recipient	Personal Payments Fee when payment method is exclusively bank	Personal Payments Fee when another payment method is used to fully or partially fund the payment, including a

				credit or debit card. If you use another payment method to partially fund the payment, the fee will be pro-rated.
Sending or Receiving Domestic Payments	Andorra, Croatia, Iceland, Monaco (see Note)	EEA in EUR/SEK	Free	Free
	Where Available	Where Available	Free	3.4% + Fixed Fee
Sending or Receiving International Payments	Andorra, Croatia, Iceland, and Monaco	United States, Canada, Northern Europe*, Europe I**, or Europe II***	1.99 EUR	1.99 EUR
		Any other country/region	3.99 EUR	3.99 EUR
	Albania, Bosnia, Herzegovina, Macedonia, Moldova, Montenegro and Ukraine	United States, Canada, Northern Europe*, Europe I**, or Europe II***	1.99 EUR	1.99 EUR + 3.4% + Fixed Fee
		Any other country/region	3.99 EUR	3.99 EUR + 3.4% + Fixed Fee
	New Zealand	Any Country/region	6.99 NZD	6.99 NZD + 3.4% + Fixed Fee
	Any Other Country/region	Any Other Country/region	4.99 USD	4.99 USD + 3.4% + Fixed Fee

--	--	--	--	--	--

* Northern Europe: Denmark, Faroe Islands, Finland (including Aland Islands), Greenland, Iceland, Norway, Sweden.

** Europe I: Austria, Belgium, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Gibraltar, Greece, Ireland, Italy, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom (including Channel Islands and Isle of Man), Vatican City State.

*** Europe II: Albania, Andorra, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Georgia, Hungary, Kosovo, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Poland, Romania, Russia, Switzerland, Ukraine.

Note: Cross Border Euro or Swedish Krona payments made between accounts registered in the European Union or European Economic Area or Monaco will be treated as Domestic personal payments for the purpose of applying fees.

Currency:	Fixed Fee:
Australian Dollar:	\$0.30 AUD
Brazilian Real:	R\$0.60 BRL
Canadian Dollar:	\$0.30 CAD
Czech Koruna:	10.00 CZK
Danish Kroner:	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
New Zealand Dollar:	\$0.45 NZD
Norwegian Krone:	2.80 NOK
Philippine Peso:	15.00 PHP

Polish Zloty:	1.35 PLN
Russian Ruble:	10 RUB
Singapore Dollar:	\$0.50 SGD
Swedish Krona:	3.25 SEK
Swiss Franc:	0.55 CHF
New Taiwan Dollar:	\$10.00 TWD
Thai Baht:	11.00 THB
U.K. Pounds Sterling:	£0.20 GBP
U.S. Dollar:	\$0.30 USD

Refund Fee

Activity	Country/Region	Fee
Refunding a Commercial Payment	Hong Kong SAR China, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia	If you refund (partially or fully) a transaction to a buyer or a donation to a donor, there are no fees to make the refund, but the fees you originally paid will not be returned to you.

Bank/Credit Card Fees. Your bank, credit or debit card company may charge you fees for sending or receiving funds through PayPal. For example, you may be charged currency conversion fees, international transactions fees, or other fees even when your transaction is domestic, and does not require a currency conversion. PayPal is not liable for any fees charged to you by your bank, credit or debit card company or other financial institution based on your usage of PayPal.