

Last Updated: 28, May 2026

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

Domestic

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

International

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

Market Code Table

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

Relevant Market/Region

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

Market/Region list

Taiwan (TW)

Buying with PayPal

It's free to use PayPal to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

Online

Rate

No Fee (when no [currency conversion](#) is involved)

Selling with PayPal

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

For the listings of selling rates, please visit our [PayPal Merchant Fees](#) Page.

Buying, Selling, and Transferring Cryptocurrencies

Buying or selling PYUSD

Payment Type	Rate
Purchase or sale	No fee

Payment Type	Buy PYUSD Rate	Sell PYUSD Rate
PayPal Balance	No Fee	No Fee
Debit Card	No Fee	N/A

FX when buying or selling PYUSD from a non-USD currency

Payment Type	Rate
Buy FX	4%
Sell FX	3%

Transferring a cryptocurrency

Transfer Type	Rate
Receiving a crypto transfer	No fee
Transferring crypto to another PayPal or Venmo account	No fee
Transferring crypto to an address outside of PayPal or Venmo	You will be charged a cryptocurrency network fee, payable in the crypto you transfer, which varies. For details on the network fee, see the PayPal Cryptocurrency Terms and Conditions . We will display such network fee right before you transfer any crypto.

Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

Conversions when sending payments or receiving refund(s)

Inclusive of standard Personal and Commercial Payment types and receiving a refund beyond 1 day of the date of the original payment.

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Australian dollar (AUD)	4.00%	New Taiwan dollar (TWD)	4.00%
Brazilian real (BRL)	4.00%	New Zealand dollar (NZD)	4.00%
Canadian dollar (CAD)	4.00%	Norwegian krone (NOK)	4.00%
Czech koruna (CZK)	4.00%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	4.00%	Polish zloty (PLN)	4.00%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Hungarian forint (HUF)	4.00%	Swedish krona (SEK)	4.00%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	4.00%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	4.00%
Mexican peso (MXN)	4.00%	US dollar (USD)	4.00%

Conversions for Local Bank Transfers

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):

Rate
2.50%

Conversions in all other cases

Rates for all other currency conversions:

Rate
3.00%

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account.

Note: For additional listings of transfer rates out of business accounts, please visit our [PayPal Merchant Fees](#) Page.

Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank Account	Withdrawals made to your U.S. account	2.50% (when no currency conversion is involved)
E.SUN Global Pass	Withdrawals made to your TWD E.SUN bank account for TWD balance	No Fee (when no currency conversion is involved)

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
	Withdrawals made to your USD E.SUN bank account for USD balance	2.50% (when no currency conversion is involved)

Currency Conversions: 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](#).

Other Consumer Fees

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

Other Fees

Activity	Description	Rate
Bank Return on Withdrawal/Transfer out of PayPal	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	No Fee
Credit Card and Debit Card Confirmation(s)	Some users, in order to increase their sending limit or as PayPal may determine, may be charged a credit card and debit card link and confirmation fee. This amount will be refunded when	See Credit Card and Debit Card Link and Confirmation Table below .

Activity	Description	Rate
	you successfully complete the credit card or debit card verification process.	
Records Request	This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account.	10.00 SGD or other currency equivalent (per item)

Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL
Canadian dollar	2.45 CAD
Czech koruna	50.00 CZK
Danish krone	12.50 DKK
Euro	1.50 EUR

Currency	Rate
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

Currency	Rate
New Taiwan dollar	70.00 TWD
New Zealand dollar	3.00 NZD
Norwegian krone	15.00 NOK
Philippine peso	100.00 PHP
Polish zloty	6.50 PLN

Currency	Rate
Russian ruble	60.00 RUB
Singapore dollar	3.00 SGD
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP
US dollar	1.95 USD