

PayPal Balance Long Form Disclosure

All fees	Amount	Details
Spending or sending money		
International transaction (sending money to PayPal accounts outside the U.S.)	5% (minimum \$0.99 fee; maximum \$4.99 fee)	There's a fee when you send money to friends or family outside the U.S. using your Balance Account balance. If you're sending in a foreign currency, the fee is a comparable amount in that currency.
Adding money to your balance		
Cash reload	\$3.00 - \$3.95	There's a fee of up to \$3.95 when you add cash to your Balance Account balance using the PayPal app at participating stores. Amount varies by store. Find a participating store near you.
Check reload (faster check loads, payroll and government checks)	1.00% (minimum \$5 fee)	There's a 1.00% fee (with a minimum fee of \$5.00) when you choose to add payroll or government checks (with pre-printed signature) to your PayPal Balance account. No fee if your check can't be added.
Check reload (faster check loads, all other accepted check types)	5.00% (minimum \$5 fee)	There's a 5.00% fee (with a minimum fee of \$5.00) when you choose to add non-payroll and non-government checks in minutes using the PayPal app. No fee if your check can't be added.
Transferring money from your balance		
Electronic withdrawal (Instant Transfer)	1.75% (minimum \$0.25 fee; maximum \$25 fee)	There's a fee to transfer money from your Balance Account to your eligible linked bank account or debit card with the Instant Transfer option. The money is typically available in minutes.
Paper checks	\$1.50	There's a fee to have a paper check mailed to you.
Using the PayPal Debit Mastercard (optional)		
ATM withdrawal (out-of-network)	\$0.50 - \$2.50	There's a fee for non-MoneyPass ATM withdrawals in the U.S. Fee amount varies by ATM owner. You may be charged an additional amount by the ATM owner even if you don't complete a transaction.
ATM international withdrawal	\$2.50	There's a fee for non-U.S. ATM withdrawals. It applies even if the transaction doesn't need any currency conversion. A 2.50% international transaction fee described below also applies to international ATM withdrawals. You may be charged an additional amount by the ATM owner even if you don't complete a transaction.
International transaction	2.50%	There's a foreign transaction fee when you use your PayPal Debit Card to make purchases or withdrawals at stores or

		ATMs outside the U.S. This fee applies even when there's no currency conversion.
Teller withdrawal (bank and other financial institutions)	\$3.00	There's a fee when you get cash back at participating bank branches or other financial institutions. The fee is charged when you sign for your cash.
Over-the-counter cash withdrawal (Walmart)	\$3.00	There's a fee when you get cash back at a Walmart Customer Service counter or MoneyCenter using your PayPal Debit Card. The fee is charged when you sign for your cash.
Cash reload	\$3.00 - \$4.95	There's a fee to add cash to your Balance Account balance using your PayPal Debit Card at participating stores. Fee amount varies by store. Find a participating store near you.
Using the PayPal Business Debit Card (optional)		
ATM withdrawal (in-network and out-of-network)	\$1.50	This fee is charged for ATM withdrawals in the U.S. (plus any amounts charged by the ATM owner). You may be charged an additional fee by the ATM owner even if you don't complete a transaction.
ATM international withdrawal	\$1.50	There's a fee for non-U.S. ATM withdrawals. It applies even if the transaction doesn't need any currency conversion. A 1.00% international transaction fee described below also applies to international ATM withdrawals. You may be charged an additional amount by the ATM owner even if you don't complete a transaction.
International transaction	1.00%	There's a foreign transaction fee when you use your PayPal Business Debit Card to make purchases or withdrawals at stores or ATMs outside the U.S. This fee applies even when there's no currency conversion.
Teller withdrawal (bank and other financial institutions)	\$3.00	There's a fee when you get cash back at participating bank branches or other financial institutions. The fee is charged when you sign for your cash.
Over-the-counter cash withdrawal (Walmart)	\$3.00	There's a fee when you get cash back at a Walmart Customer Service counter or MoneyCenter using your PayPal Business Debit Card. The fee is charged when you sign for your cash.
Cash reload	\$3.00 - \$4.95	There's a fee to add cash to your Balance Account balance using your PayPal Business Debit Card at participating stores. Fee amount varies by store. Find a participating store near you.
Third-party digital wallets (optional)		

International transaction (Google Pay and Samsung Pay features)	2.50%	There's a foreign transaction fee to use PayPal in Google Pay and Samsung Pay to make a purchase from a non-U.S. merchant. This fee applies even when there's no currency conversion.
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Cryptocurrencies

Buying or selling a cryptocurrency		There's a fee for buying or selling cryptocurrencies. Fee will vary based on purchase or sale amount.
\$1.00 – \$4.99	\$0.49 (minimum fee)	
\$5.00 – \$24.99	\$0.99	
\$25.00 – \$74.99	\$1.99	
\$75.00 – \$200.00	\$2.49	
\$200.01 – \$1000.00	1.80%	
\$1000.01 +	1.50%	

Your cash funds are FDIC insured only if you have a PayPal Debit Card, have enrolled in Direct Deposit, or have bought cryptocurrency. Any funds you hold in a business account are not FDIC insured.

No overdraft/credit feature.

Contact us at 1-844-629-9108, by mail at PayPal Inc., Attention: Legal Department, 2211 North First Street, San Jose, CA 95131, or online at paypal.com/us/smarthelp/contact-us.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.