

Last Updated: July 15, 2026

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#) or as otherwise required by the user agreement. You can also get to the [Policy Updates Page](#) by clicking 'Legal' at the bottom of any webpage 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

United States (US)

## Commercial Transaction Rates

When you accept the [User Agreement](#) to buy or sell goods or services or make any other commercial type of transaction, we call that a "commercial transaction".

### Standard rate for receiving domestic transactions

| Payment Type | Rate |
|--------------|------|
|--------------|------|

| Payment Type                                        | Rate                                        |
|-----------------------------------------------------|---------------------------------------------|
| Alternative Payment Method (APM)                    | <a href="#">APM Transaction Rates Apply</a> |
| PayPal Checkout                                     | 3.49% + <a href="#">fixed fee</a>           |
| PayPal Guest Checkout                               | 3.49% + <a href="#">fixed fee</a>           |
| QR code Transactions                                | 2.29% + <a href="#">fixed fee</a>           |
| QR code Transactions through third party integrator | 2.29% + 0.09 USD                            |
| Pay with Venmo                                      | 3.49% + <a href="#">fixed fee</a>           |
| Send/Receive Money for Goods and Services           | 2.99%                                       |
| Standard Credit and Debit Card Payments             | 2.99% + <a href="#">fixed fee</a>           |
| PayPal Pay Later options                            | 4.99% + <a href="#">fixed fee</a>           |
| All Other Commercial Transactions                   | 3.49% + <a href="#">fixed fee</a>           |

## Receiving international transactions

The fee for receiving domestic transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

## Additional percentage-based fee for international commercial transactions

| Payment Type                | Rate  |
|-----------------------------|-------|
| All Commercial Transactions | 1.50% |

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

| Currency           | Fee        |
|--------------------|------------|
| Australian dollar  | 0.59 AUD   |
| Brazilian real     | 2.90 BRL   |
| Canadian dollar    | 0.59 CAD   |
| Czech koruna       | 9.00 CZK   |
| Danish krone       | 2.90 DKK   |
| Euro               | 0.39 EUR   |
| Hong Kong dollar   | 3.79 HKD   |
| Hungarian forint   | 149.00 HUF |
| Israeli new shekel | 1.60 ILS   |
| Japanese yen       | 49.00 JPY  |
| Malaysian ringgit  | 2.00 MYR   |
| Mexican peso       | 9.00 MXN   |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 14.00 TWD |
| New Zealand dollar | 0.69 NZD  |
| Norwegian krone    | 3.90 NOK  |
| Philippine peso    | 25.00 PHP |

| Currency           | Fee       |
|--------------------|-----------|
| Polish zloty       | 1.89 PLN  |
| Russian ruble      | 39.00 RUB |
| Singapore dollar   | 0.69 SGD  |
| Swedish krona      | 4.09 SEK  |
| Swiss franc        | 0.49 CHF  |
| Thai baht          | 15.00 THB |
| UK pounds sterling | 0.39 GBP  |
| US dollar          | 0.49 USD  |

### Fixed fee for QR code transactions (based on currency received)

| Currency          | Fee      |
|-------------------|----------|
| Australian dollar | 0.12 AUD |
| Brazilian real    | 0.50 BRL |
| Canadian dollar   | 0.11 CAD |
| Czech koruna      | 1.90 CZK |
| Danish krone      | 0.56 DKK |
| Euro              | 0.07 EUR |
| Hong Kong dollar  | 0.70 HKD |

| Currency           | Fee       |
|--------------------|-----------|
| Hungarian forint   | 29.00 HUF |
| Israeli new shekel | 0.30 ILS  |
| Japanese yen       | 9.00 JPY  |
| Malaysian ringgit  | 0.40 MYR  |
| Mexican peso       | 1.79 MXN  |

| Currency           | Fee      |
|--------------------|----------|
| New Taiwan dollar  | 3.00 TWD |
| New Zealand dollar | 0.13 NZD |
| Norwegian krone    | 0.77 NOK |
| Philippine peso    | 4.40 PHP |
| Polish zloty       | 0.34 PLN |
| Russian ruble      | 6.90 RUB |
| Singapore dollar   | 0.12 SGD |
| Swedish krona      | 0.76 SEK |
| Swiss franc        | 0.08 CHF |
| Thai baht          | 2.90 THB |
| UK pounds sterling | 0.07 GBP |
| US dollar          | 0.09 USD |

## Other fees for using Commercial Transactions

| Activity                               | Description                                                                                                                                                                                                                                                 | Fee   |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Campaign Fee – Store Cash transactions | All applicable PayPal transaction fees are calculated from the cart total, after any Store Cash offers being applied by the PayPal user. For more information about Campaign Fee calculations, please see the <a href="#">PayPal Store Cash Agreement</a> . | 8.00% |

## Buying, Selling, and Transferring Cryptocurrencies

### Buying or selling a cryptocurrency using your business account

There's a fee for buying or selling Crypto Assets using your business account. The fee will vary based on the USD value of your Crypto Assets purchase or sale amount. Crypto services are provided by PayPal Digital, Inc.

The exchange rate you'll see before buying or selling Crypto Assets will also include a [cryptocurrency conversion spread](#). There's no fee for holding Crypto Assets in your account.

| Purchase or sale amount | Fee   |
|-------------------------|-------|
| 1.00 - 74.99 USD        | 2.20% |
| 75.00 - 200.00 USD      | 2.00% |
| 200.01 - 1000.00 USD    | 1.80% |
| 1000.01 USD +           | 1.50% |

The fees above do not apply to buying and selling PYUSD.

## Transferring a cryptocurrency using your business account

| Transfer Type                                                      | Fee                                                                                                                                                                                                                                                                            |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Receiving a Crypto Asset transfer                                  | No Fee                                                                                                                                                                                                                                                                         |
| Transferring Crypto Asset to an address outside of PayPal or Venmo | You will be charged a cryptocurrency network fee, payable in the Crypto Asset you transfer, which varies. For details on the network fee, see the <a href="#">Cryptocurrency Terms and Conditions</a> . The network fee will be displayed right before you transfer any crypto |

## Invoicing Transaction Rates

When you accept the [User Agreement](#) and [send an invoice as a payment request](#) for the sale of goods and services, and the customer sends you a payment via that invoice, we call that an “invoicing transaction.”

### Standard rate for receiving domestic invoicing transactions

| Payment Type through an Invoicing Transaction                                    | Rate                                   |
|----------------------------------------------------------------------------------|----------------------------------------|
| PayPal Checkout, Pay with Venmo, or PayPal Guest Checkout                        | 3.49% + <a href="#">fixed fee</a>      |
| Standard Credit and Debit Card Payments, Apple Pay, or other third-party wallets | 2.99% + <a href="#">fixed fee</a>      |
| PayPal Pay Later options                                                         | 4.99% + <a href="#">fixed fee</a>      |
| Pay by Bank (ACH)                                                                | 1% (capped at \$10.00 per transaction) |

### Receiving international invoicing transactions

The fee for receiving domestic Invoicing Transactions applies plus the [additional percentage-based fee for international invoicing transactions](#).

**Additional percentage-based fee for international invoicing transactions**

| Payment Type through an Invoicing Transaction    | Rate  |
|--------------------------------------------------|-------|
| All Payment Types through Invoicing Transactions | 1.50% |

**Fixed fee for invoicing transactions (based on currency received)**

| Currency           | Fee        |
|--------------------|------------|
| Australian dollar  | 0.59 AUD   |
| Brazilian real     | 2.90 BRL   |
| Canadian dollar    | 0.59 CAD   |
| Czech koruna       | 9.00 CZK   |
| Danish krone       | 2.90 DKK   |
| Euro               | 0.39 EUR   |
| Hong Kong dollar   | 3.79 HKD   |
| Hungarian forint   | 149.00 HUF |
| Israeli new shekel | 1.60 ILS   |
| Japanese yen       | 49.00 JPY  |
| Malaysian ringgit  | 2.00 MYR   |

| Currency     | Fee      |
|--------------|----------|
| Mexican peso | 9.00 MXN |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 14.00 TWD |
| New Zealand dollar | 0.69 NZD  |
| Norwegian krone    | 3.90 NOK  |
| Philippine peso    | 25.00 PHP |
| Polish zloty       | 1.89 PLN  |
| Russian ruble      | 39.00 RUB |
| Singapore dollar   | 0.69 SGD  |
| Swedish krona      | 4.09 SEK  |
| Swiss franc        | 0.49 CHF  |
| Thai baht          | 15.00 THB |
| UK pounds sterling | 0.39 GBP  |
| US dollar          | 0.49 USD  |

## Standard rate for Invoice Subscription Service

As described in the [Invoicing Terms and Conditions](#), if you subscribe to Invoice Subscription Service, the following applies:

| Service Type | Rate |
|--------------|------|
|--------------|------|

| Service Type           | Rate                |
|------------------------|---------------------|
| Invoicing Subscription | 14.99 USD per month |

## Bill Pay for Business Accounts Transaction Rates

When you use the [Bill Pay for Business Accounts service](#) to send funds to your Payees, we call that a "Bill Pay for Business Accounts Transaction".

### Standard rates for funding a Bill Pay for Business Accounts Transaction

The processing fee rate for funding a Bill Pay for Business Accounts Transaction is 2.9%; however, we provide certain discounts based on Funding Type, as follows:

| Funding Type                 | Rate            |
|------------------------------|-----------------|
| PayPal Wallet – Bank Account | Waived – No Fee |
| PayPal Wallet – Balance      | Waived – No Fee |
| <a href="#">PYUSD</a>        | Waived – No Fee |
| Debit and Credit             | 2.9%            |

### Standard rates for disbursement of Bill Pay for Business Accounts Transactions

For any of the following disbursement types involving a [currency conversion](#) by PayPal, the disbursement rate will also include a currency conversion spread.

| Disbursement Type   | Rate                      |
|---------------------|---------------------------|
| ACH – US Domestic   | 0.49 USD per transaction  |
| ACH – International | <a href="#">Fixed Fee</a> |
| PayPal Wallet USD   | No Fee                    |

| Disbursement Type               | Rate                      |
|---------------------------------|---------------------------|
| PayPal Wallet Other Currencies  | No Fee                    |
| Venmo (subject to availability) | No Fee                    |
| <a href="#">PYUSD</a>           | 1%                        |
| Mailed Checks                   | 2.00 USD per check        |
| Wire Transfer                   | <a href="#">Fixed Fee</a> |

### Fixed fee for ACH – International Disbursements

| Currency           | Fee          |
|--------------------|--------------|
| Australian dollar  | 1.50 AUD     |
| Brazilian real     | 25.00 BRL    |
| Canadian dollar    | 1.50 CAD     |
| Czech koruna       | 120.00 CZK   |
| Chinese yuan       | 36.00 CNY    |
| Danish krone       | 35.00 DKK    |
| Euro               | 0.90 EUR     |
| Hong Kong dollar   | 7.60 HKD     |
| Hungarian forint   | 1,900.00 HUF |
| Israeli new shekel | 20.00 ILS    |
| Indian rupee       | 420.00 INR   |

| Currency     | Fee        |
|--------------|------------|
| Japanese yen | 745.00 JPY |

| Currency           | Fee          |
|--------------------|--------------|
| Korean won         | 7,200.00 KRW |
| Mexican peso       | 20.00 MXN    |
| New Zealand dollar | 8.60 NZD     |
| Norwegian krone    | 55.00 NOK    |
| Philippine peso    | 290.00 PHP   |
| Polish zloty       | 20.00 PLN    |
| Singapore dollar   | 6.95 SGD     |
| Swedish krona      | 55.00 SEK    |
| Swiss franc        | 4.45 CHF     |
| UK pounds sterling | 0.75 GBP     |
| US dollar          | 0.95 USD     |

### Fixed fee for Wire Transfer Disbursements

| Currency  | Fee       |
|-----------|-----------|
| US dollar | 20.00 USD |
| Euro      | 19.00 EUR |

| Currency               | Fee       |
|------------------------|-----------|
| Australian dollar      | 30.00 AUD |
| British pound sterling | 15.00 GBP |

## Receiving and Sending Donations

When you accept the [User Agreement](#) to send or receive funds using one of the payment types listed below, we call that a “donation”. Funds sent or received through other products or services (not set out below) are not “donations” eligible for donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

### Standard rate for receiving domestic donations

| Payment Type                  | Rate                              |
|-------------------------------|-----------------------------------|
| Donate Button                 | 2.89% + <a href="#">fixed fee</a> |
| PayPal Checkout for Donations | 2.89% + <a href="#">fixed fee</a> |

### Receiving international donations

The applicable fee for receiving domestic donations applies plus the [additional percentage-based fee for international donations](#).

### Additional percentage-based fee for international donations

| Payment Type  | Rate  |
|---------------|-------|
| All Donations | 1.50% |

### Fixed fee for donations (based on currency received)

| Currency           | Fee        |
|--------------------|------------|
| Australian dollar  | 0.59 AUD   |
| Brazilian real     | 2.90 BRL   |
| Canadian dollar    | 0.59 CAD   |
| Czech koruna       | 9.00 CZK   |
| Danish krone       | 2.90 DKK   |
| Euro               | 0.39 EUR   |
| Hong Kong dollar   | 3.79 HKD   |
| Hungarian forint   | 149.00 HUF |
| Israeli new shekel | 1.60 ILS   |
| Japanese yen       | 49.00 JPY  |
| Malaysian ringgit  | 2.00 MYR   |
| Mexican peso       | 9.00 MXN   |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 14.00 TWD |
| New Zealand dollar | 0.69 NZD  |
| Norwegian krone    | 3.90 NOK  |
| Philippine peso    | 25.00 PHP |
| Polish zloty       | 1.89 PLN  |

| Currency           | Fee       |
|--------------------|-----------|
| Russian ruble      | 39.00 RUB |
| Singapore dollar   | 0.69 SGD  |
| Swedish krona      | 4.09 SEK  |
| Swiss franc        | 0.49 CHF  |
| Thai baht          | 15.00 THB |
| UK pounds sterling | 0.39 GBP  |
| US dollar          | 0.49 USD  |

### Standard rate for sending domestic donations

| Payment Type | Rate   |
|--------------|--------|
| Donations    | No fee |

### Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable additional percentage-based fee for international donations (international fee).

| Payment Type | Rate                                                           |
|--------------|----------------------------------------------------------------|
| Donations    | No fee (when no <a href="#">currency conversion</a> is needed) |

# Charity Transaction Rates

Charity transaction rates are subject to eligibility, application, and pre-approval by PayPal, as further described in the [Confirmed Charity Terms and Conditions](#). Once approved by PayPal, these rates will apply to certain payment types that are subject to the [User Agreement](#).

## Receiving domestic charity transactions

| Payment Type         | Rate                              |
|----------------------|-----------------------------------|
| Charity Transactions | 1.99% + <a href="#">fixed fee</a> |

## Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international charity transactions](#).

## Additional percentage-based fee for international charity transactions

| Payment Type         | Rate  |
|----------------------|-------|
| Charity Transactions | 1.50% |

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

| Currency          | Fee      |
|-------------------|----------|
| Australian dollar | 0.59 AUD |
| Brazilian real    | 2.90 BRL |
| Canadian dollar   | 0.59 CAD |
| Czech koruna      | 9.00 CZK |

| Currency           | Fee        |
|--------------------|------------|
| Danish krone       | 2.90 DKK   |
| Euro               | 0.39 EUR   |
| Hong Kong dollar   | 3.79 HKD   |
| Hungarian forint   | 149.00 HUF |
| Israeli new shekel | 1.60 ILS   |
| Japanese yen       | 49.00 JPY  |
| Malaysian ringgit  | 2.00 MYR   |
| Mexican peso       | 9.00 MXN   |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 14.00 TWD |
| New Zealand dollar | 0.69 NZD  |
| Norwegian krone    | 3.90 NOK  |
| Philippine peso    | 25.00 PHP |
| Polish zloty       | 1.89 PLN  |
| Russian ruble      | 39.00 RUB |
| Singapore dollar   | 0.69 SGD  |
| Swedish krona      | 4.09 SEK  |
| Swiss franc        | 0.49 CHF  |

| Currency           | Fee       |
|--------------------|-----------|
| Thai baht          | 15.00 THB |
| UK pounds sterling | 0.39 GBP  |
| US dollar          | 0.49 USD  |

## Alternative Payment Method Rates

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

For a complete listing of the APMs that may be available, please see the APM agreement. You must accept the terms of the [APM agreement](#) before receiving APM payments.

### Standard rate for receiving domestic transactions

| Alternative Payment Methods                                                                                                                                                                                                 | Rate                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Doku Wallet, Estonia Online Bank Transfer, FIUU Cash, LinkAja, Jenius Pay, Paysera, DragonPay, Ovo, HaloPesa, Mixx by Yas, Payattitude, PesaLink, Promptpay QR, Opay, Bre-B, Nigerian Bank Transfer (NIBBS), Viet QR, Coins | 3.49% + <a href="#">fixed fee</a> |
| OxxoPay, Thailand Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Skrill, Ovo Premium, GoPay, NaverPay, PicPay, NuPay, TrueMoney, Airtel, Pago Efectivo                                | 5.49% + <a href="#">fixed fee</a> |
| Mercado Pago, ShopeePay                                                                                                                                                                                                     | 5.99% + <a href="#">fixed fee</a> |
| Alternative Payment Methods (APMs) through Pay Links and Buttons, Payment Links and Buttons, Payment Links, Buy Buttons, Shopping Cart Buttons                                                                              | 2.99% + <a href="#">fixed fee</a> |

| Alternative Payment Methods                  | Rate                              |
|----------------------------------------------|-----------------------------------|
| All Other Alternative Payment Methods (APMs) | 2.89% + <a href="#">fixed fee</a> |

## Receiving international transactions

The fee for receiving domestic transactions applies plus the [additional percentage-based fee for international transactions](#).

## Additional percentage-based fee for international APM transactions

| Payment Type                     | Fee   |
|----------------------------------|-------|
| Alternative Payment Method (APM) | 1.50% |

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

| Currency          | Fee       |
|-------------------|-----------|
| Australian dollar | 0.39 AUD  |
| Brazilian real    | 1.70 BRL  |
| Canadian dollar   | 0.39 CAD  |
| Czech koruna      | 5.00 CZK  |
| Danish krone      | 1.70 DKK  |
| Euro              | 0.19 EUR  |
| Hong Kong dollar  | 2.29 HKD  |
| Hungarian forint  | 89.00 HUF |

| Currency           | Fee       |
|--------------------|-----------|
| Israeli new shekel | 0.90 ILS  |
| Japanese yen       | 29.00 JPY |
| Malaysian ringgit  | 1.20 MYR  |
| Mexican peso       | 5.00 MXN  |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 8.00 TWD  |
| New Zealand dollar | 0.49 NZD  |
| Norwegian krone    | 2.30 NOK  |
| Philippine peso    | 15.00 PHP |
| Polish zloty       | 1.09 PLN  |
| Russian ruble      | 23.00 RUB |
| Singapore dollar   | 0.49 SGD  |
| Swedish krona      | 2.40 SEK  |
| Swiss franc        | 0.29 CHF  |
| Thai baht          | 9.00 THB  |
| UK pounds sterling | 0.19 GBP  |
| US dollar          | 0.29 USD  |

**Fixed fee for APM transactions through Pay Links and Buttons, Payment Links and Buttons, Payment Links, Buy Buttons, Shopping Cart Buttons (based on currency received)**

| Currency           | Fee        |
|--------------------|------------|
| Australian dollar  | 0.59 AUD   |
| Brazilian real     | 2.90 BRL   |
| Canadian dollar    | 0.59 CAD   |
| Czech koruna       | 9.00 CZK   |
| Danish krone       | 2.90 DKK   |
| Euro               | 0.39 EUR   |
| Hong Kong dollar   | 3.79 HKD   |
| Hungarian forint   | 149.00 HUF |
| Israeli new shekel | 1.60 ILS   |
| Japanese yen       | 49.00 JPY  |
| Malaysian ringgit  | 2.00 MYR   |
| Mexican peso       | 9.00 MXN   |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 14.00 TWD |
| New Zealand dollar | 0.69 NZD  |
| Norwegian krone    | 3.90 NOK  |

| Currency           | Fee       |
|--------------------|-----------|
| Philippine peso    | 25.00 PHP |
| Polish zloty       | 1.89 PLN  |
| Russian ruble      | 39.00 RUB |
| Singapore dollar   | 0.69 SGD  |
| Swedish krona      | 4.09 SEK  |
| Swiss franc        | 0.49 CHF  |
| Thai baht          | 15.00 THB |
| UK pounds sterling | 0.39 GBP  |
| US dollar          | 0.49 USD  |

## Pay With Crypto

When you enable the option to allow your customers to pay in cryptocurrency, we call that “pay with crypto.”

|                               |                             |
|-------------------------------|-----------------------------|
| Rate until July 31, 2026      | 0.99% of transaction amount |
| Rate on or after Aug. 1, 2026 | 1.5% of transaction amount  |

## PayPal Balance

PayPal offers a balance holding account commonly referred to as PayPal Balance.

For more information and a complete listing of fees associated, please refer to the [PayPal Balance Terms and Conditions](#).

## PayPal Online Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the [PayPal Online Payment Services Agreement](#). These rates will apply to the following payment types received using PayPal Online Payment Services.

Capitalized terms in this section are defined in the [PayPal Online Payment Services Agreement](#).

### Receiving domestic transactions using PayPal Online Payment Services

| Payment Type                            | Rate                                     |
|-----------------------------------------|------------------------------------------|
| Advanced Credit and Debit Card Payments | 2.89% + <a href="#">fixed fee</a>        |
| ACH Services                            | 0.80% (capped at \$5.00 per transaction) |
| Payments Advanced                       | 2.89% + <a href="#">fixed fee</a>        |
| Payments Pro                            | 2.89% + <a href="#">fixed fee</a>        |
| Virtual Terminal                        | 3.39% + <a href="#">fixed fee</a>        |

### Charity rates for receiving transactions using PayPal Card Payment Services

Charity rates for receiving transactions using the below PayPal Card Payment Services are subject to eligibility, application, and pre-approval by PayPal, as further described in the [Confirmed Charity Terms and Conditions](#). See our [PayPal Online Payment Services Agreement](#) for more details about the below services.

| Payment Type                                                    | Rate                                              |
|-----------------------------------------------------------------|---------------------------------------------------|
| Payments Pro                                                    | 1.99% + <a href="#">fixed fee</a>                 |
| Virtual Terminal                                                | 2.69% + <a href="#">fixed fee</a>                 |
| Advanced Credit and Debit Card Payments                         | 2.19% + <a href="#">fixed fee</a>                 |
| Advanced Credit and Debit Card Payments (Interchange Plus Plus) | <a href="#">Interchange Plus Plus Rates Apply</a> |

**Fixed fee for PayPal Card Payment Services transactions for Payments Advanced and Payments Pro (based on currency received)**

| Currency           | Fee        |
|--------------------|------------|
| Australian dollar  | 0.59 AUD   |
| Brazilian real     | 2.90 BRL   |
| Canadian dollar    | 0.59 CAD   |
| Czech koruna       | 9.00 CZK   |
| Danish krone       | 2.90 DKK   |
| Euro               | 0.39 EUR   |
| Hong Kong dollar   | 3.79 HKD   |
| Hungarian forint   | 149.00 HUF |
| Israeli new shekel | 1.60 ILS   |
| Japanese yen       | 49.00 JPY  |

| Currency          | Fee      |
|-------------------|----------|
| Malaysian ringgit | 2.00 MYR |
| Mexican peso      | 9.00 MXN |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 14.00 TWD |
| New Zealand dollar | 0.69 NZD  |
| Norwegian krone    | 3.90 NOK  |
| Philippine peso    | 25.00 PHP |
| Polish zloty       | 1.89 PLN  |
| Russian ruble      | 39.00 RUB |
| Singapore dollar   | 0.69 SGD  |
| Swedish krona      | 4.09 SEK  |
| Swiss franc        | 0.49 CHF  |
| Thai baht          | 15.00 THB |
| UK pounds sterling | 0.39 GBP  |
| US dollar          | 0.49 USD  |

**Fixed fee for PayPal Card Payment Services transactions for Advanced Credit and Debit Card Payments and Virtual Terminal (based on currency received)**

| Currency           | Fee       |
|--------------------|-----------|
| Australian dollar  | 0.39 AUD  |
| Brazilian real     | 1.70 BRL  |
| Canadian dollar    | 0.39 CAD  |
| Czech koruna       | 5.00 CZK  |
| Danish krone       | 1.70 DKK  |
| Euro               | 0.19 EUR  |
| Hong Kong dollar   | 2.29 HKD  |
| Hungarian forint   | 89.00 HUF |
| Israeli new shekel | 0.90 ILS  |
| Japanese yen       | 29.00 JPY |
| Malaysian ringgit  | 1.20 MYR  |
| Mexican peso       | 5.00 MXN  |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 8.00 TWD  |
| New Zealand dollar | 0.49 NZD  |
| Norwegian krone    | 2.30 NOK  |
| Philippine peso    | 15.00 PHP |
| Polish zloty       | 1.09 PLN  |

| Currency           | Fee       |
|--------------------|-----------|
| Russian ruble      | 23.00 RUB |
| Singapore dollar   | 0.49 SGD  |
| Swedish krona      | 2.40 SEK  |
| Swiss franc        | 0.29 CHF  |
| Thai baht          | 9.00 THB  |
| UK pounds sterling | 0.19 GBP  |
| US dollar          | 0.29 USD  |

### Interchange Plus Plus fee structure for PayPal Card Payment Services transactions

Subject to activation in your account settings and your acceptance of the [PayPal Online Payment Services Agreement](#), the following alternative fee structure may apply to eligible Payment Types.

| Payment Type                                                    | Rate                                                                                             |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Advanced Credit and Debit Card Payments (Interchange Plus Plus) | Interchange Pass-through Costs + 0.49% + <b>fixed fee</b> (collectively "Interchange Plus Plus") |

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

| Currency          | Fee      |
|-------------------|----------|
| Australian dollar | 0.49 AUD |
| Brazilian real    | 2.29 BRL |

| Currency           | Fee        |
|--------------------|------------|
| Canadian dollar    | 0.49 CAD   |
| Czech koruna       | 7.00 CZK   |
| Danish krone       | 2.29 DKK   |
| Euro               | 0.29 EUR   |
| Hong Kong dollar   | 2.99 HKD   |
| Hungarian forint   | 119.00 HUF |
| Israeli new shekel | 1.29 ILS   |
| Japanese yen       | 39.00 JPY  |
| Malaysian ringgit  | 1.59 MYR   |
| Mexican peso       | 7.00 MXN   |

| Currency           | Fee       |
|--------------------|-----------|
| New Taiwan dollar  | 11.00 TWD |
| New Zealand dollar | 0.59 NZD  |
| Norwegian krone    | 3.09 NOK  |
| Philippine peso    | 20.00 PHP |
| Polish zloty       | 1.49 PLN  |
| Russian ruble      | 31.00 RUB |
| Singapore dollar   | 0.59 SGD  |

| Currency           | Fee       |
|--------------------|-----------|
| Swedish krona      | 3.29 SEK  |
| Swiss franc        | 0.39 CHF  |
| Thai baht          | 12.00 THB |
| UK pounds sterling | 0.29 GBP  |
| US dollar          | 0.39 USD  |

## Receiving international transactions using PayPal Card Payment Services

The fee for receiving domestic PayPal Card Payment Services transactions applies plus the [additional percentage-based fee for international PayPal Card Payment Services transactions](#).

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

| Payment Type                                                    | Rate                                                                                    |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Advanced Credit and Debit Card Payments (Interchange Plus Plus) | No additional percentage-based fee for international transactions for this Payment Type |
| All Other PayPal Card Payment Services Transactions             | 1.50%                                                                                   |

## Other fees for using PayPal Online Payment Services

| Activity | Description | Fee |
|----------|-------------|-----|
|----------|-------------|-----|

| Activity                                    | Description                                                                                                                                                                                                                                                                                                                                       | Fee                                                                                                                                                                                                                              |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Monitoring Service                  | Optional Service                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• 29.95 USD set up fee</li> <li>• 19.95 USD per month</li> </ul>                                                                                                                          |
| ACH Services Return Fee or Unauthorized Fee | This fee is charged when a return is requested or when the transaction is unauthorized and then rejected/reversed.                                                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>• 5.00 USD Return Fee for each transaction returned by the banking network</li> <li>• 5.00 USD Unauthorized Fee for each transaction disputed by your customer as unauthorized</li> </ul> |
| Fraud Protection Advanced                   | Optional Service                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• 0.07 USD per transaction</li> </ul>                                                                                                                                                     |
| Additional Risk Factors                     | If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase. | Up to 5.00% per transaction                                                                                                                                                                                                      |
| Buyer Authentication Service                | Optional Service                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• 10.00 USD per month</li> <li>• 0.10 USD per transaction</li> </ul>                                                                                                                      |
| Card Verification Transactions              | For each account verification request                                                                                                                                                                                                                                                                                                             | 0.30 USD                                                                                                                                                                                                                         |
| Chargeback Protection Tools                 | Chargeback Protection Tool                                                                                                                                                                                                                                                                                                                        | 0.40% per transaction                                                                                                                                                                                                            |

| Activity                                      | Description                                                                                                                                                  | Fee                                           |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
|                                               | <ul style="list-style-type: none"> <li>Advanced Credit and Debit Card Payments</li> </ul>                                                                    |                                               |
|                                               | Effortless Chargeback Protection Tool<br><br><ul style="list-style-type: none"> <li>Advanced Credit and Debit Card Payments</li> </ul>                       | 0.60% per transaction                         |
| Failure to implement Express Checkout         | If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice. | 1.00% per transaction                         |
| Monthly Fees                                  | Advanced Credit and Debit Card Payments and ACH Services                                                                                                     | No fee                                        |
|                                               | Payments Advanced                                                                                                                                            | 5.00 USD                                      |
|                                               | Payments Pro                                                                                                                                                 | 30.00 USD                                     |
|                                               | Payments Pro Payflow                                                                                                                                         | 30.00 USD                                     |
| Recurring Billing                             | Optional Service                                                                                                                                             | 10.00 USD per month                           |
| Recurring Payment Tool                        | Optional Service                                                                                                                                             | 30.00 USD per month                           |
| Uncaptured Authorization Transactions         | For each successful but uncaptured authorization transaction.                                                                                                | 0.30 USD                                      |
| <a href="#">Foreign Exchange as a Service</a> | Optional Service                                                                                                                                             | 3% <a href="#">currency conversion spread</a> |

# Payflow Pro (Payment Gateway)

[Payflow Pro](#) gives you the flexibility to design a checkout page that matches your site's branding, and [Payflow Link](#) comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the [Payflow Gateway Services Agreement](#).

## Receiving transactions using Payflow

| Payment type             | Fee      |
|--------------------------|----------|
| Payflow Pro Transaction  | 0.10 USD |
| Payflow Link Transaction | 0.10 USD |

## Other fees for using Payflow

| Activity                                   | Description            | Fee       |
|--------------------------------------------|------------------------|-----------|
| Monthly Fees                               | Payflow Pro            | 25.00 USD |
|                                            | Payflow Link           | No fee    |
| PayPal Recurring Billing Service (Monthly) | Payflow Pro            | 10.00 USD |
|                                            | Payflow Link           | 10.00 USD |
| PayPal Fraud Protection Services (Monthly) | Basic Package          | No fee    |
|                                            | Advanced Package       | 10.00 USD |
|                                            | Buyer Authentication + | 10.00 USD |

| Activity                                                          | Description               | Fee      |
|-------------------------------------------------------------------|---------------------------|----------|
| PayPal Fraud Protection Services (Monthly Excess Transaction Fee) | Basic Package             | No fee   |
|                                                                   | Advanced Package          | 0.05 USD |
|                                                                   | Buyer Authentication +    | 0.10 USD |
|                                                                   | Recurring Billing Service | No fee   |

## PayPal Point of Sale Rates

Use of PayPal Point of Sale is subject to eligibility, application, approval by PayPal and your acceptance of the [PayPal Point of Sale Terms and Conditions](#). These rates will apply to the following payment types received using PayPal Point of Sale.

### Standard rate for receiving transactions using PayPal Point of Sale

| Payment Type                                                                                      | Rate             |
|---------------------------------------------------------------------------------------------------|------------------|
| Card Present Transactions                                                                         | 2.29% + 0.09 USD |
| Manual Card Entry Transactions                                                                    | 3.49% + 0.09 USD |
| QR code Transactions                                                                              | 2.29% + 0.09 USD |
| Payment links: PayPal Checkout, Pay with Venmo, PayPal Pay Later offers, or PayPal Guest Checkout | 3.49% + 0.49 USD |
| Payment links: Standard Credit and Debit Card Payments, Apple Pay, or other third-party wallets   | 2.99% + 0.49 USD |

# PayPal Payouts

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

## Sending PayPal Payouts

| Transaction                                                                   | Rate                                                                                      |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| US                                                                            | 2% of total transaction amount (not to exceed the <a href="#">maximum fee cap below</a> ) |
| US <ul style="list-style-type: none"><li>When using the Payouts API</li></ul> | Flat Rate (see <a href="#">fee table below</a> )                                          |
| International PayPal Payouts                                                  | 2% of total transaction amount (not to exceed the <a href="#">maximum fee cap below</a> ) |

## Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency          | US Maximum Fee Cap | US – When using the Payouts API Fee | International Maximum Fee Cap |
|-------------------|--------------------|-------------------------------------|-------------------------------|
| Australian dollar | 1.25 AUD           | 0.32 AUD                            | 24.00 AUD                     |
| Brazilian real    | 2.00 BRL           | 0.50 BRL                            | 40.00 BRL                     |
| Canadian dollar   | 1.25 CAD           | 0.32 CAD                            | 24.00 CAD                     |
| Czech koruna      | 24.00 CZK          | 6.00 CZK                            | 400.00 CZK                    |
| Danish krone      | 6.00 DKK           | 1.50 DKK                            | 120.00 DKK                    |

| Currency           | US Maximum Fee Cap | US – When using the Payouts API Fee | International Maximum Fee Cap |
|--------------------|--------------------|-------------------------------------|-------------------------------|
| Euro               | 0.85 EUR           | 0.22 EUR                            | 16.00 EUR                     |
| Hong Kong dollar   | 7.00 HKD           | 1.75 HKD                            | 160.00 HKD                    |
| Hungarian forint   | 210.00 HUF         | 53.00 HUF                           | 6000.00 HUF                   |
| Israeli new shekel | 4.00 ILS           | 1.00 ILS                            | 80.00 ILS                     |
| Japanese yen       | 120.00 JPY         | 30.00 JPY                           | 2000.00 JPY                   |
| Malaysian ringgit  | 4.00 MYR           | Not Applicable                      | 80.00 MYR                     |
| Mexican peso       | 11.00 MXN          | 2.75 MXN                            | 300.00 MXN                    |
| New Taiwan dollar  | 33.00 TWD          | 8.00 TWD                            | 800.00 TWD                    |
| New Zealand dollar | 1.50 NZD           | 0.38 NZD                            | 30.00 NZD                     |
| Norwegian krone    | 6.75 NOK           | 1.70 NOK                            | 120.00 NOK                    |
| Philippine peso    | 50.00 PHP          | 12.50 PHP                           | 1000.00 PHP                   |
| Polish zloty       | 3.00 PLN           | 0.75 PLN                            | 60.00 PLN                     |
| Russian ruble      | 30.00 RUB          | 60.00 RUB                           | 600.00 RUB                    |
| Singapore dollar   | 1.60 SGD           | 0.40 SGD                            | 32.00 SGD                     |

| Currency           | US Maximum Fee Cap | US – When using the Payouts API Fee | International Maximum Fee Cap |
|--------------------|--------------------|-------------------------------------|-------------------------------|
| Swedish krona      | 9.00 SEK           | 2.25 SEK                            | 160.00 SEK                    |
| Swiss franc        | 1.30 CHF           | 0.33 CHF                            | 20.00 CHF                     |
| Thai baht          | 36.00 THB          | 9.00 THB                            | 800.00 THB                    |
| UK pounds sterling | 0.65 GBP           | 0.17 GBP                            | 14.00 GBP                     |
| US dollar          | 1.00 USD           | 0.25 USD                            | 20.00 USD                     |

## Hyperwallet

Hyperwallet allows you to easily send payments to multiple recipients at once. We typically charge you a fee for each payment you send using Hyperwallet, though in some cases, recurring fees may be charged (depending on the applicable Hyperwallet services). The fee is based on the type of payment and currency in which it is sent (depending on the applicable Hyperwallet services). The fee is based on the type of payment and currency in which it is sent.

### Sending funds through Hyperwallet

**Notes:** (1) The definitions of certain payment types are provided in the [Hyperwallet Service Terms and Conditions](#). (2) PayPal and Venmo Transfers: These services are subject to the terms and conditions of the respective PayPal and Venmo agreements.

| Payment Type                                             | Rate per Transaction     |
|----------------------------------------------------------|--------------------------|
| Domestic Bank Transfer                                   | 0.95 USD per transaction |
| Domestic Instant Bank Transfer (subject to availability) | 1.50 USD per transaction |
| International Bank Transfer                              | 4.95 USD per transaction |

| Payment Type                             | Rate per Transaction                                                                                                                                                                                                                                                                                 |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Wire Transfer                            | 2% of the transaction amount (min. 10.00 USD, max. 30.00 USD)                                                                                                                                                                                                                                        |
| Transfer to Debit Card                   | Domestic: 1.50 USD per transaction<br>International: 1.5% of the transaction amount<br>(min. 3.00 USD, max. 30.00 USD)                                                                                                                                                                               |
| Cash Pickup                              | 10.00 USD per transaction                                                                                                                                                                                                                                                                            |
| PayPal Transfer                          | 0.25 USD per transaction                                                                                                                                                                                                                                                                             |
| PYUSD Transfer (subject to availability) | 0.25 USD per transaction                                                                                                                                                                                                                                                                             |
| Venmo Transfer                           | 0.25 USD per transaction                                                                                                                                                                                                                                                                             |
| Check Fee                                | 3.00 USD per check                                                                                                                                                                                                                                                                                   |
| Third-party Digital Wallet Transfer      | 1.5% of the transaction amount (min. 1.50 USD)                                                                                                                                                                                                                                                       |
| Spendback Transfer                       | Greater of 0.50 USD or 1% of the transaction amount                                                                                                                                                                                                                                                  |
| Foreign Exchange Spread                  | <ul style="list-style-type: none"> <li>Basic - United States (USD), Canada (CAD), Hong Kong (HKD), Australia (AUD), SEPA countries (EUR), United Kingdom (GBP), and Mexico (MXN): 2% of transaction amount</li> <li>Rest of World – all other countries/regions: 4% of transaction amount</li> </ul> |
| Subaccount Unload Transfer               | 5.00 USD per transfer                                                                                                                                                                                                                                                                                |

## Other fees or charges for using Hyperwallet Services

| Service Type                                                                                   | Rate per Transaction                                                                                                                                                 |
|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Return Fee (applicable to any incorrect payment instruction provided by Merchant or a Payee)   | 10.00 USD per return                                                                                                                                                 |
| Hyperwallet Branded Card Issuing Fees (plastic, contactless, chip-and-pin, or magnetic stripe) | Applicable to U.S. issuers: <ul style="list-style-type: none"><li>• Magnetic Stripe Card: 2.95 USD per card</li><li>• Chip-and-Pin Card: 5.95 USD per card</li></ul> |
| Merchant Branded Card Issuing Fees (minimum order: 1,000 cards)                                | Applicable to U.S. issuers: <ul style="list-style-type: none"><li>• Magnetic Stripe Card: 3.95 USD per card</li><li>• Chip-and-Pin Card: 5.95 USD per card</li></ul> |
| Virtual Card Issuing Fee                                                                       | 1.00 USD per card                                                                                                                                                    |
| Card Replacement Fee (does not apply to lost, stolen, or damaged cards)                        | Same as initial card fees                                                                                                                                            |
| Shipping and Postage Fees                                                                      | Pass-through                                                                                                                                                         |

## Micropayments

When you accept the [User Agreement](#), you may apply to receive Micropayments pricing for certain lower value transactions processed through your PayPal account. The rate below applies to both [Dynamic and Static Micropayments](#).

## Receiving domestic micropayments

| Payment Type | Rate                              |
|--------------|-----------------------------------|
| US           | 4.99% + <a href="#">fixed fee</a> |

## Receiving international transactions

The fee for receiving domestic transactions applies plus the [additional percentage-based fee for international transactions](#).

## Additional percentage-based fee for international Micropayment transactions

| Payment Type  | Rate  |
|---------------|-------|
| Micropayments | 1.50% |

## Micropayments fixed fee

Based on payment currency:

| Currency          | Fee      |
|-------------------|----------|
| Australian dollar | 0.12 AUD |
| Brazilian real    | 0.50 BRL |
| Canadian dollar   | 0.11 CAD |
| Czech koruna      | 1.90 CZK |
| Danish krone      | 0.56 DKK |
| Euro              | 0.07 EUR |
| Hong Kong dollar  | 0.70 HKD |

| Currency           | Fee       |
|--------------------|-----------|
| Hungarian forint   | 29.00 HUF |
| Israeli new shekel | 0.30 ILS  |
| Japanese yen       | 9.00 JPY  |
| Malaysian ringgit  | 0.40 MYR  |
| Mexican peso       | 1.79 MXN  |

| Currency           | Fee      |
|--------------------|----------|
| New Taiwan dollar  | 3.00 TWD |
| New Zealand dollar | 0.13 NZD |
| Norwegian krone    | 0.77 NOK |
| Philippine peso    | 4.40 PHP |
| Polish zloty       | 0.34 PLN |
| Russian ruble      | 6.90 RUB |
| Singapore dollar   | 0.12 SGD |
| Swedish krona      | 0.76 SEK |
| Swiss franc        | 0.08 CHF |
| Thai baht          | 2.90 THB |
| UK pounds sterling | 0.07 GBP |
| US dollar          | 0.09 USD |

# Chargeback Fees

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

For Chargeback Protection Services applicable to PayPal's Card Payment Services, please see the [PayPal Online Payment Services Agreement](#).

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

## Chargeback fees

| Currency           | Fee          |
|--------------------|--------------|
| Australian dollar  | 22.00 AUD    |
| Brazilian real     | 35.00 BRL    |
| Canadian dollar    | 20.00 CAD    |
| Czech koruna       | 400.00 CZK   |
| Danish krone       | 120.00 DKK   |
| Euro               | 16.00 EUR    |
| Hong Kong dollar   | 155.00 HKD   |
| Hungarian forint   | 4,325.00 HUF |
| Israeli new shekel | 75.00 ILS    |
| Japanese yen       | 1,875.00 JPY |
| Malaysian ringgit  | 65.00 MYR    |

| Currency     | Fee        |
|--------------|------------|
| Mexican peso | 250.00 MXN |

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

## Dispute Fees

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

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

**Standard Dispute Fees**

| Currency           | Fee          |
|--------------------|--------------|
| Australian dollar  | 25.00 AUD    |
| Brazilian real     | 65.00 BRL    |
| Canadian dollar    | 20.00 CAD    |
| Czech koruna       | 350.00 CZK   |
| Danish krone       | 100.00 DKK   |
| Euro               | 14.00 EUR    |
| Hong Kong dollar   | 115.00 HKD   |
| Hungarian forint   | 4,585.00 HUF |
| Indian Rupee       | 1080.00 INR  |
| Israeli new shekel | 55.00 ILS    |
| Japanese yen       | 1,630.00 JPY |
| Malaysian ringgit  | 65.00 MYR    |
| Mexican peso       | 300.00 MXN   |

| Currency          | Fee        |
|-------------------|------------|
| New Taiwan dollar | 455.00 TWD |

| Currency           | Fee         |
|--------------------|-------------|
| New Zealand dollar | 25.00 NZD   |
| Norwegian krone    | 140.00 NOK  |
| Philippine peso    | 760.00 PHP  |
| Polish zloty       | 60.00 PLN   |
| Russian ruble      | 1125.00 RUB |
| Singapore dollar   | 20.00 SGD   |
| Swedish krona      | 145.00 SEK  |
| Swiss franc        | 15.00 CHF   |
| Thai baht          | 465.00 THB  |
| UK pounds sterling | 12.00 GBP   |
| US dollar          | 15.00 USD   |

### High Volume Dispute Fees

| Currency          | Fee        |
|-------------------|------------|
| Australian dollar | 50.00 AUD  |
| Brazilian real    | 130.00 BRL |
| Canadian dollar   | 40.00 CAD  |
| Czech koruna      | 700.00 CZK |

| Currency           | Fee          |
|--------------------|--------------|
| Danish krone       | 200.00 DKK   |
| Euro               | 28.00 EUR    |
| Hong Kong dollar   | 230.00 HKD   |
| Hungarian forint   | 9,170.00 HUF |
| Indian Rupee       | 2160.00 INR  |
| Israeli new shekel | 110.00 ILS   |
| Japanese yen       | 3,260.00 JPY |
| Malaysian ringgit  | 130.00 MYR   |
| Mexican peso       | 600.00 MXN   |

| Currency           | Fee         |
|--------------------|-------------|
| New Taiwan dollar  | 910.00 TWD  |
| New Zealand dollar | 50.00 NZD   |
| Norwegian krone    | 280.00 NOK  |
| Philippine peso    | 1520.00 PHP |
| Polish zloty       | 120.00 PLN  |
| Russian ruble      | 2250.00 RUB |
| Singapore dollar   | 40.00 SGD   |
| Swedish krona      | 290.00 SEK  |

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

## Currency Conversions

For any of the following types of transactions involving a [currency conversion](#) by PayPal, the transaction exchange rate will also include a currency conversion spread.

### Converting payments in another currency

| Type of Transaction                                                                                                                                                                                                                                                                                                                                                                                                                  | Currency Conversion Spread                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Paying for goods or services in a currency other than the currency the goods or services are listed in.</li> <li>Sending money to a friend or family member such that they receive a different currency from the currency in which you pay.</li> <li>Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.</li> </ul> | 4.00%, or such other amount as may be disclosed to you during the transaction. |
| <ul style="list-style-type: none"> <li>All other transactions</li> </ul>                                                                                                                                                                                                                                                                                                                                                             | 3.00%, or such other amount as may be disclosed to you during the transaction. |

## E-check Fees

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

### Receiving E-check fees

| Payment Type                 | Rate                                         |
|------------------------------|----------------------------------------------|
| Per each payment transaction | <a href="#">Commercial Transaction Rates</a> |

### Maximum fee cap for E-checks

| Currency           | Maximum fee cap |
|--------------------|-----------------|
| Australian dollar  | 300.00 AUD      |
| Brazilian real     | 500.00 BRL      |
| Canadian dollar    | 300.00 CAD      |
| Czech koruna       | 5000.00 CZK     |
| Danish krone       | 1500.00 DKK     |
| Euro               | 200.00 EUR      |
| Hong Kong dollar   | 2500.00 HKD     |
| Hungarian forint   | 54,000.00 HUF   |
| Israeli new shekel | 1100.00 ILS     |
| Japanese yen       | 24,000.00 JPY   |

| Currency           | Maximum fee cap |
|--------------------|-----------------|
| Malaysian ringgit  | 1000.00 MYR     |
| Mexican peso       | 3500.00 MXN     |
| New Taiwan dollar  | 9000.00 TWD     |
| New Zealand dollar | 400.00 NZD      |
| Norwegian krone    | 1600.00 NOK     |
| Philippine peso    | 13,000.00 PHP   |
| Polish zloty       | 800.00 PLN      |
| Russian ruble      | 12,000.00 RUB   |
| Singapore dollar   | 400.00 SGD      |
| Swedish krona      | 1800.00 SEK     |
| Swiss franc        | 300.00 CHF      |
| Thai baht          | 9000.00 THB     |
| UK pounds sterling | 200.00 GBP      |
| US dollar          | 300.00 USD      |

## Withdrawal Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. A currency conversion (and [currency conversion spread](#)) may also apply.

### Withdrawing a balance from a PayPal business account

| Withdrawal/Transfer to | Withdrawal/Transfer Type                                                                                                                        | Rate                                                                                                                                                                          |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank account           | Standard <ul style="list-style-type: none"> <li>• With eligible linked bank account</li> </ul>                                                  | No Fee (when no <a href="#">currency conversion</a> is involved)                                                                                                              |
|                        | Instant <ul style="list-style-type: none"> <li>• <a href="#">Withdrawal limits apply</a></li> </ul>                                             | 1.50% of amount transferred <ul style="list-style-type: none"> <li>• <a href="#">Minimum fee applies based on the card withdrawal currency, in the table below</a></li> </ul> |
| Cards                  | Standard <ul style="list-style-type: none"> <li>• With eligible linked debit card</li> <li>• <a href="#">Withdrawal limits apply</a></li> </ul> | No Fee (when no <a href="#">currency conversion</a> is involved)                                                                                                              |
|                        | Instant <ul style="list-style-type: none"> <li>• With eligible linked debit card</li> <li>• <a href="#">Withdrawal limits apply</a></li> </ul>  | 1.50% of amount transferred <ul style="list-style-type: none"> <li>• <a href="#">Minimum fee applies based on the card withdrawal currency, in the table below</a></li> </ul> |

### Withdrawal Limits – Instant Transfer for Bank

| Frequency       | Maximum (up to) |
|-----------------|-----------------|
| Per transaction | 25,000.00 USD   |

### Withdrawal Limits – Standard and Instant Transfers for Cards

| Frequency       | Maximum (up to) |
|-----------------|-----------------|
| Per transaction | 50,000.00 USD   |
| Per day         | 100,000.00 USD  |
| Per week        | 250,000.00 USD  |
| Per month       | 500,000.00 USD  |

## Minimum fee – Instant Transfer

Based on withdrawal currency:

| Currency  | Minimum Fee |
|-----------|-------------|
| US dollar | 0.50 USD    |

## Other Merchant Fees

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

### Other Fees

| Activity                                         | Description                                                                                                                                                                      | Fee            |
|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 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         |
| Add Cash at Store to your business account       | There's a fee of up to 3.95 USD when you add cash                                                                                                                                | Up to 3.95 USD |

| Activity                                                                                   | Description                                                                                                                                                                                               | Fee                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                            | to your business account balance at participating stores. Amount varies by store.                                                                                                                         |                                                                                                                                                                                                                                                      |
| Cash a Check to your business account (faster check loads, payroll and government checks)  | There's a 2% fee (with a minimum fee of 6.00 USD) when you choose to add payroll or government checks (with pre-printed signature) to your business account balance. No fee if your check can't be added. | 2% (minimum 6.00 USD fee)                                                                                                                                                                                                                            |
| Cash a Check to your business account (faster check loads, all other accepted check types) | There's a 5% fee (with a minimum fee of 6.00 USD) when you choose to add non-payroll and non-government checks to your business account balance. No fee if your check can't be added.                     | 5% (minimum 6.00 USD fee)                                                                                                                                                                                                                            |
| Commercial Transaction and Invoicing Transaction Refunds                                   | Full Refunds                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>If you refund a Commercial Transaction or an Invoicing Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.</li> </ul> |
|                                                                                            | Partial Refunds                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>If you refund a Commercial Transaction or an Invoicing Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive</li> </ul>                                      |

| Activity                                   | Description                                                                                                                                                                                                                                                             | Fee                                                                                                     |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
|                                            |                                                                                                                                                                                                                                                                         | the payment are not returned to you.                                                                    |
| Credit Card and Debit Card Confirmation(s) | Some users, in order to increase their sending limit or as PayPal may determine, may be charged a Credit Card and Debit Card Link and Confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process. | See <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .                      |
| PayPal Business Debit MasterCard           | Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.                                                                                                                                | Please see our <a href="#">PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice</a> |
| PayPal Debit MasterCard                    | Use of the PayPal Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.                                                                                                                                         | Please see our <a href="#">PayPal Debit MasterCard Cardholder Agreement</a>                             |

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

| Currency          | Fee      |
|-------------------|----------|
| Australian dollar | 2.00 AUD |
| Brazilian real    | 4.00 BRL |

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

| Currency           | Fee        |
|--------------------|------------|
| New Taiwan dollar  | 70.00 TWD  |
| New Zealand dollar | 3.00 NZD   |
| Norwegian krone    | 15.00 NOK  |
| Philippine peso    | 100.00 PHP |
| Polish zloty       | 6.50 PLN   |
| Russian ruble      | 60.00 RUB  |
| Singapore dollar   | 3.00 SGD   |

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