

Get a quote and compare PayPal Advanced and Virtual Terminal card transactions to other card processing services. [Go to the Online Quotation Tool.](#)

Last Updated: 19, October 2023

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](#).

International transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the United Kingdom, Guernsey, Jersey, Isle of Man are treated as domestic transactions for the purpose of applying fees.

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 Kingdom (UK)	Guernsey (GG)	Jersey (JE)
Isle of Man (IM)		

Commercial Transaction Rates

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

Standard rate for receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	APM Transaction Rates Apply.
Card funded payment from a user of our Terms for Payments without a PayPal account	1.2% + fixed fee
QR Code Transactions – GBP 10.01 and above	1.5% + fixed fee
QR code Transactions – GBP 10.00 and below	2% + fixed fee
All Other Commercial Transactions	2.9% + fixed fee

Receiving international transactions

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

Additional percentage-based fee for international commercial transactions

Where sender's market/region is	Fee
EEA	1.29%
All other markets	1.99%

Additional service fee for recipients of EEA based international commercial transactions

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

Payment type	Fee
Commercial transactions where the recipient's market/region is registered or identified by PayPal as the UK (including GG, JE and IM)	1.29%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00

Currency	Fee
Danish krone	DKK 2.60
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20
Japanese yen	JPY 40.00
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00
New Zealand dollar	NZD 0.45
Norwegian krone	NOK 2.80
Philippine peso	PHP 15.00
Polish zloty	PLN 1.35
Russian ruble	RUB 10.00
Singapore dollar	SGD 0.50
Swedish krona	SEK 3.25
Swiss franc	CHF 0.55

Currency	Fee
Thai baht	THB 11.00
UK pounds sterling	GBP 0.30
US dollar	USD 0.30

**Fixed fee for QR Code transactions GBP 10.01 GBP and above
(based on currency received)**

Currency	Fee
Australian dollar	AUD 0.10
Brazilian real	BRL 0.20
Canadian dollar	CAD 0.10
Czech koruna	CZK 3.00
Danish krone	DKK 0.70
Euro	EUR 0.10
Hong Kong dollar	HKD 0.80
Hungarian forint	HUF 30.00
Israeli new shekel	ILS 0.40
Japanese yen	JPY 12.00
Malaysian ringgit	MYR 0.70
Mexican peso	MXN 2.00

Currency	Fee
New Taiwan dollar	TWD 3.00
New Zealand dollar	NZD 0.15
Norwegian krone	NOK 1.00
Philippine peso	PHP 5.00
Polish zloty	PLN 0.50
Russian ruble	RUB 3.00
Singapore dollar	SGD 0.20
Swedish krona	SEK 1.00
Swiss franc	CHF 0.10
Thai baht	THB 4.00
UK pounds sterling	GBP 0.10
US dollar	USD 0.10

Fixed fee for QR code transactions 10.00 GBP and below (based on currency received)

Currency	Fee
Australian dollar	AUD 0.05
Brazilian real	BRL 0.10
Canadian dollar	CAD 0.05

Currency	Fee
Czech koruna	CZK 1.50
Danish krone	DKK 0.35
Euro	EUR 0.05
Hong Kong dollar	HKD 0.39
Hungarian forint	HUF 15.00
Israeli new shekel	ILS 0.20
Japanese yen	JPY 6.00
Malaysian ringgit	MYR 0.20
Mexican peso	MXN 0.55

Currency	Fee
New Taiwan dollar	TWD 2.00
New Zealand dollar	NZD 0.08
Norwegian krone	NOK 0.47
Philippine peso	PHP 2.50
Polish zloty	PLN 0.23
Russian ruble	RUB 1.50
Singapore dollar	SGD 0.08
Swedish krona	SEK 0.50

Currency	Fee
Swiss franc	CHF 0.05
Thai baht	THB 1.80
UK pounds sterling	GBP 0.05
US dollar	USD 0.05

Receiving and Sending Donations

When you accept the [User Agreement](#) or the [PayPal Fundraisers Terms and Conditions](#) 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

Transaction Type	Rate
Donation	2.9% + fixed fee
QR Code Transactions – GBP 10.01 and above	Commercial Transaction rates apply.
QR code Transactions – GBP 10.00 and below	Commercial Transaction rates apply.
PayPal Fundraisers (Listed)	Commercial Transaction rates apply.
PayPal Fundraisers (Unlisted)	Commercial Transaction rates apply.

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

Where sender's market/region is	Fee
EEA	1.29%
All other markets	1.99%

Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00
Danish krone	DKK 2.60
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20
Japanese yen	JPY 40.00

Currency	Fee
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00
New Zealand dollar	NZD 0.45
Norwegian krone	NOK 2.80
Philippine peso	PHP 15.00
Polish zloty	PLN 1.35
Russian ruble	RUB 10.00
Singapore dollar	SGD 0.50
Swedish krona	SEK 3.25
Swiss franc	CHF 0.55
Thai baht	THB 11.00
UK pounds sterling	GBP 0.30
US dollar	USD 0.30

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All Other 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
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All Other Donations	No fee (when no currency conversion is involved)

Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

Receiving domestic charity transactions

Transaction	Rate
Charity transactions	1.4% + fixed fee
QR code Transactions – GBP 10.01 and above	Commercial Transaction rates apply
QR code Transactions – GBP 10.00 and below	Commercial Transaction rates apply

Receiving international charity transactions

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

Fixed fee for charity transactions (based on currency received)

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00
Danish krone	DKK 2.60
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20

Currency	Fee
Japanese yen	JPY 40.00
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00
New Zealand dollar	NZD 0.45
Norwegian krone	NOK 2.80
Philippine peso	PHP 15.00
Polish zloty	PLN 1.35
Russian ruble	RUB 10.00
Singapore dollar	SGD 0.50
Swedish krona	SEK 3.25
Swiss franc	CHF 0.55
Thai baht	THB 11.00
UK pounds sterling	GBP 0.30
US dollar	USD 0.30

Alternative Payment Method Rates

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

For a complete listing of the APMs we support, please see [Annex 1](#) of your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

Our [Commercial Transaction Rates](#) apply when you receive APM funded payments. Additionally, if you are using the New Checkout Solution, a reduced rate may apply.

Receiving domestic transactions

Payment type	Rate
Alternative Payment Method (APM)	1.2% + fixed fee

Receiving international transactions

[The additional percentage-based fee for receiving international transactions does not apply when you receive APM payments.](#)

Fixed fee for APM transactions (based on currency received)

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00
Danish krone	DKK 2.60

Currency	Fee
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20
Japanese yen	JPY 40.00
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00
New Zealand dollar	NZD 0.45
Norwegian krone	NOK 2.80
Philippine peso	PHP 15.00
Polish zloty	PLN 1.35
Russian ruble	RUB 10.00
Singapore dollar	SGD 0.50
Swedish krona	SEK 3.25
Swiss franc	CHF 0.55
Thai baht	THB 11.00

Currency	Fee
UK pounds sterling	GBP 0.30
US dollar	USD 0.30

PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the [PayPal Online Card Payment Services Agreement](#). These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

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

Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure: <ul style="list-style-type: none"> • Visa & MasterCard card types 	1.2% + fixed fee
Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure: <ul style="list-style-type: none"> • Visa & MasterCard card types 	Interchange Fee + 1.2% + fixed fee
Advanced Credit and Debit Card Payments <ul style="list-style-type: none"> • American Express card type 	3.5%
Website Payments Pro - Standard PayPal Payment using Express Checkout	2.9% + fixed fee
Website Payments Pro - Blended Pricing Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	3.4% + fixed fee

Payment type	Rate
Website Payments Pro - Interchange Plus Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	Interchange Fee + 2.9% + fixed fee
Virtual Terminal - Standard PayPal Payment using Express Checkout:	2.9% + fixed fee
Virtual Terminal - Blended Pricing Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	1.2% + fixed fee
Virtual Terminal - Interchange Plus Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	Interchange Fee + 1.2% + fixed fee
Other Payments	Commercial Transaction rates apply.

Interchange fee rates: Approximately ranges from 0.2% to 2%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

For Advanced Credit and Debit Card Payments users only: you may opt to be charged under the Interchange Plus Plus Fee Structure. Please [contact us](#) for further information. The additional terms outlined in the [PayPal Online Card Payment Services Agreement](#) apply.

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the additional percentage-based fee for international transactions. The additional fee does not apply to interchange-based fees under the Interchange Plus or Interchange Plus Plus Fee Structure, American Express card type transactions, and APM (as applicable).

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

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

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00
Danish krone	DKK 2.60
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20
Japanese yen	JPY 40.00
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00
New Zealand dollar	NZD 0.45
Norwegian krone	NOK 2.80
Philippine peso	PHP 15.00

Currency	Fee
Polish zloty	PLN 1.35
Russian ruble	RUB 10.00
Singapore dollar	SGD 0.50
Swedish krona	SEK 3.25
Swiss franc	CHF 0.55
Thai baht	THB 11.00
UK pounds sterling	GBP 0.30
US dollar	USD 0.30

Fixed fee for Website Payments Pro transactions (based on currency received)

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00
Danish krone	DKK 2.60
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35

Currency	Fee
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20
Japanese yen	JPY 40.00
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00
New Zealand dollar	NZD 0.45
Norwegian krone	NOK 2.80
Philippine peso	PHP 15.00
Polish zloty	PLN 1.35
Russian ruble	RUB 10.00
Singapore dollar	SGD 0.50
Swedish krona	SEK 3.25
Swiss franc	CHF 0.55
Thai baht	THB 11.00
UK pounds sterling	GBP 0.30
US dollar	USD 0.30

Other fees for using PayPal Online Card Payment Services

Activity	
Additional Risk Factors	
Description	Rate
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% per transaction
Activity	
Card Account Verification Transactions	
Description	Rate
For each account verification request (for all Direct Payment API or Virtual Terminal card account verification transactions (Visa and MasterCard only). For the avoidance of doubt, this does not include Uncaptured Authorization Transactions.	GBP 0.20
Activity	
Chargeback Protection Tool	
Description	Rate
Optional service for Advanced Credit and Debit Card Payments	0.59% per transaction
Activity	
Failure to implement Express Checkout	
Description	Rate
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. (Website Payments Pro & Virtual Terminal)	0.5% per transaction

Activity	
Monthly Fees	
Description	Rate
Website Payments Pro (including Express Checkout, Direct Payments API and Virtual Terminal)	GBP 20.00
Virtual Terminal Only	GBP 20.00
Activity	
Recurring Payment Tool	
Description	Rate
Optional Service for Website Payments Pro & Virtual Terminal	GBP 20.00 per month
Activity	
Uncaptured Authorization Transactions	
Description	Rate
For each successful but uncaptured authorization transaction via Direct Payment API or Virtual Terminal	GBP 0.20

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
Domestic PayPal Payouts	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international maximum fee cap below)

Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	AUD 16.00	AUD 100.00
Brazilian real	BRL 24.00	BRL 150.00
Canadian dollar	CAD 14.00	CAD 90.00
Czech koruna	CZK 280.00	CZK 1,700.00
Danish krone	DKK 84.00	DKK 500.00
Euro	EUR 12.00	EUR 70.00
Hong Kong dollar	HKD 110.00	HKD 660.00
Hungarian forint	HUF 3,080.00	HUF 18,500.00
Israeli new shekel	ILS 50.00	ILS 320.00
Japanese yen	JPY 1,200.00	JPY 8,000.00
Malaysian ringgit	MYR 50.00	MYR 300.00
Mexican peso	MXN 170.00	MXN 1,080.00

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
New Taiwan dollar	TWD 440.00	TWD 2,700.00
New Zealand dollar	NZD 20.00	NZD 120.00
Norwegian krone	NOK 90.00	NOK 540.00
Philippine peso	PHP 640.00	PHP 3,800.00
Polish zloty	PLN 46.00	PLN 280.00
Russian ruble	RUB 480.00	RUB 2,800.00
Singapore dollar	SGD 20.00	SGD 120.00
Swedish krona	SEK 100.00	SEK 640.00
Swiss franc	CHF 16.00	CHF 100.00
Thai baht	THB 460.00	THB 2,800.00
UK pounds sterling	GBP 10.00	GBP 60.00
US dollar	USD 14.00	USD 90.00

Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 5.00 GBP. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please [contact us](#) to apply for the Micropayment rate.

Receiving micropayments

Transaction	Rate
Domestic micropayments	5% + micropayments fixed fee
Other International micropayments	6% + micropayments fixed fee

Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	AUD 0.05
Brazilian real	BRL 0.10
Canadian dollar	CAD 0.05
Czech koruna	CZK 1.67
Danish krone	DKK 0.43
Euro	EUR 0.05
Hong Kong dollar	HKD 0.39
Hungarian forint	HUF 15.00
Israeli new shekel	ILS 0.20
Japanese yen	JPY 7.00
Malaysian ringgit	MYR 0.20
Mexican peso	MXN 0.55

Currency	Fee
New Taiwan dollar	TWD 2.00
New Zealand dollar	NZD 0.08
Norwegian krone	NOK 0.47
Philippine peso	PHP 2.50
Polish zloty	PLN 0.23
Russian ruble	RUB 2.00
Singapore dollar	SGD 0.08
Swedish krona	SEK 0.54
Swiss franc	CHF 0.09
Thai baht	THB 1.80
UK pounds sterling	GBP 0.05
US dollar	USD 0.05

Chargeback Fees

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

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

Chargeback fees

Currency	Fee
Australian dollar	AUD 22.00
Brazilian real	BRL 35.00
Canadian dollar	CAD 20.00
Czech koruna	CZK 400.00
Danish krone	DKK 120.00
Euro	EUR 16.00
Hong Kong dollar	HKD 155.00
Hungarian forint	HUF 4,325.00
Israeli new shekel	ILS 75.00
Japanese yen	JPY 1,875.00
Malaysian ringgit	MYR 65.00
Mexican peso	MXN 250.00

Currency	Fee
New Taiwan dollar	TWD 625.00
New Zealand dollar	NZD 28.00
Norwegian krone	NOK 125.00
Philippine peso	PHP 900.00
Polish zloty	PLN 65.00

Currency	Fee
Russian ruble	RUB 640.00
Singapore dollar	SGD 28.00
Swedish krona	SEK 150.00
Swiss franc	CHF 22.00
Thai baht	THB 650.00
UK pounds sterling	GBP 14.00
US dollar	USD 20.00

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	AUD 25.00
Brazilian real	BRL 65.00
Canadian dollar	CAD 20.00
Czech koruna	CZK 350.00

Currency	Fee
Danish krone	DKK 100.00
Euro	EUR 14.00
Hong Kong dollar	HKD 115.00
Hungarian forint	HUF 4,585.00
Indian Rupee	INR 1,080.00
Israeli new shekel	ILS 55.00
Japanese yen	JPY 1,630.00
Malaysian ringgit	MYR 65.00
Mexican peso	MXN 300.00

Currency	Fee
New Taiwan dollar	TWD 455.00
New Zealand dollar	NZD 25.00
Norwegian krone	NOK 140.00
Philippine peso	PHP 760.00
Polish zloty	PLN 60.00
Russian ruble	RUB 1,125.00
Singapore dollar	SGD 20.00
Swedish krona	SEK 145.00

Currency	Fee
Swiss franc	CHF 15.00
Thai baht	THB 465.00
UK pounds sterling	GBP 12.00
US dollar	USD 15.00

High Volume Dispute Fees

Currency	Fee
Australian dollar	AUD 50.00
Brazilian real	BRL 130.00
Canadian dollar	CAD 40.00
Czech koruna	CZK 700.00
Danish krone	DKK 200.00
Euro	EUR 28.00
Hong Kong dollar	HKD 230.00
Hungarian forint	HUF 9,170.00
Indian Rupee	INR 2,160.00
Israeli new shekel	ILS 110.00
Japanese yen	JPY 3,260.00

Currency	Fee
Malaysian ringgit	MYR 130.00
Mexican peso	MXN 600.00

Currency	Fee
New Taiwan dollar	TWD 910.00
New Zealand dollar	NZD 50.00
Norwegian krone	NOK 280.00
Philippine peso	PHP 1,520.00
Polish zloty	PLN 120.00
Russian ruble	RUB 2,250.00
Singapore dollar	SGD 40.00
Swedish krona	SEK 290.00
Swiss franc	CHF 30.00
Thai baht	THB 930.00
UK pounds sterling	GBP 24.00
US dollar	USD 30.00

Currency Conversions

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

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate
3% above the base exchange rate

eCheque Fees

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

Receiving eCheque fees

Payment Type	Rate
Per each payment transaction	Commercial Transaction Rates

Maximum fee cap for eCheques

Currency	Maximum fee cap
Australian dollar	AUD 50.00
Brazilian real	BRL 75.00
Canadian dollar	CAD 45.00
Czech koruna	CZK 850.00
Danish krone	DKK 250.00
Euro	EUR 35.00
Hong Kong dollar	HKD 330.00
Hungarian forint	HUF 9,250.00
Israeli new shekel	ILS 160.00
Japanese yen	JPY 4,000.00
Malaysian ringgit	MYR 150.00
Mexican peso	MXN 540.00
New Taiwan dollar	TWD 1,350.00
New Zealand dollar	NZD 60.00
Norwegian krone	NOK 270.00
Philippine peso	PHP 1,900.00
Polish zloty	PLN 140.00
Russian ruble	RUB 1,400.00
Singapore dollar	SGD 60.00

Currency	Maximum fee cap
Swedish krona	SEK 320.00
Swiss franc	CHF 50.00
Thai baht	THB 1,400.00
UK pounds sterling	GBP 30.00
US dollar	USD 45.00

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all markets. A currency conversion (and [currency conversion fees](#)) may also apply.

Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Market	Rate
Bank account	All (where available)	No Fee (when no currency conversion is involved)
US bank account	All (where available)	3% (when no currency conversion is involved)
Cards	UK, JE, GG, & IM	No Fee (when no currency conversion is involved)

Other Merchant Fees

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

Other Fees

Activity	Description	Rate
Bank Return on Withdrawal/Transfer out of PayPal	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.	See Bank Return on Withdrawal/Transfer out of PayPal Table below.
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
Commercial Transaction Refunds	Partial Refunds	<ul style="list-style-type: none"> If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
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 Credit Card and Debit Card Link and Confirmation Table below.

Activity	Description	Rate
Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See Inactive PayPal Account Fee Table below .
PayPal Business Payments	This is a payment between UK users (i) made through a third party's product or service and funded exclusively using either (or both) balance or eCheque and (ii) for which the PayPal Business Payment fee applies. The PayPal Business Payment fee is paid by the recipient, unless it is disclosed to the sender before payment is sent that the sender must pay this fee.	GBP 2.00 per transaction in GBP USD 0.50 per transaction in USD
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.	GBP 10.00 or EUR 12.00 (per item)
UK Business Debit Card – Cash withdrawal fee Use of the UK Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the UK PayPal Business Debit Mastercard Cardholder Agreement.	The fee applies to cash withdrawals at an ATM (inside and outside the UK). The ATM provider may charge additional fees.	GBP 1.00 (per transaction)

Bank Return on Withdrawal/Transfers out of PayPal Table

Market/Region	Fee
UK users	GBP 0.50
Users registered in the Eurozone	EUR 3.00

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	AUD 2.00
Brazilian real	BRL 4.00
Canadian dollar	CAD 2.45
Czech koruna	CZK 50.00
Danish krone	DKK 12.50
Euro	EUR 1.50
Hong Kong dollar	HKD 15.00
Hungarian forint	HUF 400.00
Israeli new shekel	ILS 8.00
Japanese yen	JPY 200.00
Malaysian ringgit	Not Applicable
Mexican peso	MXN 20.00

Currency	Fee
New Taiwan dollar	TWD 70.00
New Zealand dollar	NZD 3.00
Norwegian krone	NOK 15.00
Philippine peso	PHP 100.00
Polish zloty	PLN 6.50
Russian ruble	RUB 60.00
Singapore dollar	SGD 3.00
Swedish krona	SEK 15.00
Swiss franc	CHF 3.00
Thai baht	THB 70.00
UK pounds sterling	GBP 1.00
US dollar	USD 1.95

Inactive PayPal Account Table

Currency	Fee
Czech koruna	CZK 270.00
Danish krone	DKK 75.00
Euro	EUR 10.00
Hungarian forint	HUF 3,600.00
Norwegian krone	NOK 105.00
Polish zloty	PLN 45.00
Swedish krona	SEK 100.00
Swiss franc	CHF 10.00
UK pounds sterling	GBP 9.00

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution under the Electronic Money Regulations 2011 for the issuance of electronic money (firm reference number 994790), in relation to its regulated consumer credit activities under the Financial Services and Markets Act 2000 (firm reference number 996405) and for the provision of Cryptocurrency services under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (firm reference number 1000741). Some of PayPal UK Ltd's products including PayPal Pay in 3 and PayPal Working Capital are not regulated by the FCA. PayPal UK Ltd's company number is 14741686 and its registered address is Whittaker House, Whittaker Avenue, Richmond-Upon-Thames, Surrey, United Kingdom, TW9 1EH.