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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Payment Method (APM)</td>
<td>APM Transaction Rates Apply</td>
</tr>
<tr>
<td>PayPal Checkout</td>
<td>3.49% + fixed fee</td>
</tr>
<tr>
<td>PayPal Guest Checkout</td>
<td>3.49% + fixed fee</td>
</tr>
<tr>
<td>QR code Transactions</td>
<td>2.29% + fixed fee</td>
</tr>
<tr>
<td>QR code Transactions through third party integrator</td>
<td>2.29% + 0.09 USD</td>
</tr>
<tr>
<td>Pay with Venmo</td>
<td>3.49% + fixed fee</td>
</tr>
<tr>
<td>Send/Receive Money for Goods and Services</td>
<td>2.99%</td>
</tr>
<tr>
<td>Standard Credit and Debit Card Payments</td>
<td>2.99% + fixed fee</td>
</tr>
<tr>
<td>All Other Commercial Transactions</td>
<td>3.49% + fixed fee</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Commercial Transactions</td>
<td>1.50%</td>
</tr>
</tbody>
</table>
Fixed fee for commercial transactions (based on currency received)

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.59 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.90 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.59 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>9.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>2.90 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.39 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>3.79 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>149.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1.60 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>49.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>2.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>9.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>14.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.69 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>3.90 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>25.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>1.89 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>39.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.69 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>4.09 SEK</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.49 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>15.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.39 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.49 USD</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.12 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>0.50 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.11 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>1.90 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>0.56 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.07 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>0.70 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>29.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>0.30 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>9.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>0.40 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>1.79 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>3.00 TWD</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>----------------------</td>
<td>------</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.13 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>0.77 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>4.40 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>0.34 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>6.90 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.12 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>0.76 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.08 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>2.90 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.07 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.09 USD</td>
</tr>
</tbody>
</table>

Other fees for using Commercial Transactions

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Campaign Fee – Store Cash</strong></td>
<td>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>.</td>
<td>8.00%</td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donate Button</td>
<td>2.89% + fixed fee</td>
</tr>
<tr>
<td>PayPal Fundraisers (Listed Fundraisers)</td>
<td>2.99%</td>
</tr>
<tr>
<td>PayPal Fundraisers (Unlisted Fundraisers)</td>
<td>No Fee</td>
</tr>
<tr>
<td>PayPal Checkout for Donations</td>
<td>2.89% + fixed fee</td>
</tr>
</tbody>
</table>

**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**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Donations</td>
<td>1.50%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.59 AUD</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.90 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.59 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>9.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>2.90 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.39 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>3.79 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>149.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1.60 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>49.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>2.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>9.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>14.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.69 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>3.90 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>25.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>1.89 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>39.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.69 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>4.09 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.49 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>15.00 THB</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.39 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.49 USD</td>
</tr>
</tbody>
</table>

**Standard rate for sending domestic donations**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPal Fundraisers (Unlisted Fundraisers)</td>
<td>Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)</td>
</tr>
<tr>
<td>All Other Donations</td>
<td>No Fee</td>
</tr>
</tbody>
</table>

**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).

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPal Fundraisers (Unlisted Fundraisers)</td>
<td>Sending and Receiving Money Rates (i.e., sending international personal transactions rates)</td>
</tr>
<tr>
<td>All Other Donations</td>
<td>No Fee (when no currency conversion is needed)</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charity Transactions</td>
<td>1.99% + fixed fee</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charity Transactions</td>
<td>1.50%</td>
</tr>
</tbody>
</table>

Fixed fee for charity transactions (based on currency received)

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.59 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.90 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.59 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>9.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>2.90 DKK</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Euro</td>
<td>0.39 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>3.79 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>149.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1.60 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>49.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>2.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>9.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>14.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.69 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>3.90 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>25.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>1.89 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>39.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.69 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>4.09 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.49 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>15.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.39 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.49 USD</td>
</tr>
</tbody>
</table>
Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APMs) 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 the APM agreement. You must accept the terms of the APM agreement before receiving APM payments.

Standard rate for receiving domestic transactions

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Payment Method (APM)</td>
<td>2.59% + fixed fee</td>
</tr>
<tr>
<td>Alternative Payment Method (APM) through Invoicing</td>
<td>2.99% + fixed fee</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Payment Method (APM)</td>
<td>1.50%</td>
</tr>
</tbody>
</table>

Fixed fee for APM transactions (based on currency received)
<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.59  AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.90  BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.59  CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>9.00  CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>2.90  DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.39  EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>3.79  HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>149.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1.60  ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>49.00  JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>2.00  MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>9.00  MXN</td>
</tr>
</tbody>
</table>

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

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 Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the PayPal Online Card Payment Services Agreement. These rates will apply to the following payment types 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

<table>
<thead>
<tr>
<th>Payment type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advanced Credit and Debit Card Payments</td>
<td>2.59% + fixed fee</td>
</tr>
<tr>
<td>Payments Advanced</td>
<td>2.89% + fixed fee</td>
</tr>
<tr>
<td>Payments Pro</td>
<td>2.89% + fixed fee</td>
</tr>
<tr>
<td>Payment type</td>
<td>Rate</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Virtual Terminal</td>
<td>3.09% + fixed fee</td>
</tr>
</tbody>
</table>

Charity rates for receiving transactions using PayPal Online Card Payment Services

Charity rates for receiving transactions using the below PayPal Online 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 Card Payment Services Agreement](#) for more details about the below services.

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments Pro</td>
<td>1.99% + fixed fee</td>
</tr>
<tr>
<td>Virtual Terminal</td>
<td>2.39% + fixed fee</td>
</tr>
<tr>
<td>Advanced Credit and Debit Card Payments</td>
<td>1.99% + fixed fee</td>
</tr>
<tr>
<td>Advanced Credit and Debit Card Payments (Interchange Plus Plus)</td>
<td>Interchange Plus Plus Rates Apply</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.59 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.90 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.59 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>9.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>2.90 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.39 EUR</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>3.79 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>149.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1.60 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>49.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>2.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>9.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>14.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.69 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>3.90 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>25.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>1.89 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>39.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.69 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>4.09 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.49 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>15.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.39 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.49 USD</td>
</tr>
</tbody>
</table>

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 Card Payment Services Agreement](#), the following alternative fee structure may apply to eligible Payment Types.

### Table: Advanced Credit and Debit Card Payments

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advanced Credit and Debit Card Payments (Interchange Plus Plus)</td>
<td>Interchange Pass-through Costs + 0.49% + fixed fee (collectively “Interchange Plus Plus”)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.49 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.29 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.49 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>7.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>2.29 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.29 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>2.99 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>119.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1.29 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>39.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>1.59 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>7.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>11.00 TWD</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.59 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>3.09 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>20.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>1.49 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>31.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.59 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>3.29 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.39 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>12.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.29 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.39 USD</td>
</tr>
</tbody>
</table>

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic PayPal Online Card Payment Services transactions applies plus the **additional percentage-based fee for international PayPal Online Card Payment Service transactions**.

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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Advanced Credit and Debit Card Payments (Interchange Plus Plus)</strong></td>
<td>No additional percentage-based fee for international transactions for this Payment Type</td>
</tr>
<tr>
<td>Payment Type</td>
<td>Rate</td>
</tr>
<tr>
<td>--------------</td>
<td>------</td>
</tr>
<tr>
<td>All Other PayPal Online Card Payment Services Transactions</td>
<td>1.50%</td>
</tr>
</tbody>
</table>

Other fees for using PayPal Online Card Payment Services

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
</table>
| Account Monitoring Service | Optional Service | • 29.95 USD set up fee  
• 19.95 USD per month |
| Advanced Fraud Protection Services | Optional Service | • 10.00 USD per month  
• 0.05 USD per transaction |
| 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 | • 10.00 USD per month  
• 0.10 USD per transaction |
| Card Verification Transactions | For each account verification request | 0.30 USD |
| Chargeback Protection Services | Chargeback Protection  
• Advanced Credit and Debit Card Payments | 0.40% per transaction |
|  | Effortless Chargeback Protection  
• Advanced Credit and Debit Card Payments | 0.60% per transaction |
<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Failure to implement Express Checkout</td>
<td>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.</td>
<td>1.00% per transaction</td>
</tr>
<tr>
<td>Monthly Fees</td>
<td>Advanced Credit and Debit Card Payments</td>
<td>No fee</td>
</tr>
<tr>
<td></td>
<td>Payments Advanced</td>
<td>5.00 USD</td>
</tr>
<tr>
<td></td>
<td>Payments Pro</td>
<td>30.00 USD</td>
</tr>
<tr>
<td></td>
<td>Payments Pro Payflow</td>
<td>30.00 USD</td>
</tr>
<tr>
<td></td>
<td>Virtual Terminal</td>
<td>30.00 USD</td>
</tr>
<tr>
<td>Recurring Billing</td>
<td>Optional Service</td>
<td>10.00 USD per month</td>
</tr>
<tr>
<td>Recurring Payment Tool</td>
<td>Optional Service</td>
<td>30.00 USD per month</td>
</tr>
<tr>
<td>Uncaptured Authorization Transactions</td>
<td>For each successful but uncaptured authorization transaction.</td>
<td>0.30 USD</td>
</tr>
</tbody>
</table>

### 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

<table>
<thead>
<tr>
<th>Payment type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payflow Pro Transaction</td>
<td>0.10 USD</td>
</tr>
</tbody>
</table>
### Payment type and Fees

<table>
<thead>
<tr>
<th>Payment type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payflow Link Transaction</td>
<td>0.10 USD</td>
</tr>
</tbody>
</table>

### Other fees for using Payflow

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Fees</td>
<td>Payflow Pro</td>
<td>25.00 USD</td>
</tr>
<tr>
<td></td>
<td>Payflow Link</td>
<td>No fee</td>
</tr>
<tr>
<td>PayPal Recurring Billing Service (Monthly)</td>
<td>Payflow Pro</td>
<td>10.00 USD</td>
</tr>
<tr>
<td></td>
<td>Payflow Link</td>
<td>10.00 USD</td>
</tr>
<tr>
<td>PayPal Fraud Protection Services (Monthly)</td>
<td>Basic Package</td>
<td>No fee</td>
</tr>
<tr>
<td></td>
<td>Advanced Package</td>
<td>10.00 USD</td>
</tr>
<tr>
<td></td>
<td>Buyer Authentication +</td>
<td>10.00 USD</td>
</tr>
<tr>
<td>PayPal Fraud Protection Services (Monthly Excess Transaction Fee)</td>
<td>Basic Package</td>
<td>No fee</td>
</tr>
<tr>
<td></td>
<td>Advanced Package</td>
<td>0.05 USD</td>
</tr>
<tr>
<td></td>
<td>Buyer Authentication +</td>
<td>0.10 USD</td>
</tr>
<tr>
<td></td>
<td>Recurring Billing Service</td>
<td>No fee</td>
</tr>
</tbody>
</table>

### PayPal Zettle Rates

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

Standard rate for receiving transactions using PayPal Zettle
<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Present Transactions</td>
<td>2.29% + 0.09 USD</td>
</tr>
<tr>
<td>Manual Card Entry Transactions</td>
<td>3.49% + 0.09 USD</td>
</tr>
<tr>
<td>QR code Transactions</td>
<td>2.29% + 0.09 USD</td>
</tr>
</tbody>
</table>

**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**

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>2% of total transaction amount (not to exceed the maximum fee cap below)</td>
</tr>
<tr>
<td><strong>US</strong></td>
<td></td>
</tr>
<tr>
<td>• When using the Payouts API</td>
<td>Flat Rate (see fee table below)</td>
</tr>
<tr>
<td>International PayPal Payouts</td>
<td>2% of total transaction amount (not to exceed the maximum fee cap below)</td>
</tr>
</tbody>
</table>

**Fee and maximum fee cap for PayPal Payouts**

Based on payment currency:
<table>
<thead>
<tr>
<th>Currency</th>
<th>US Maximum Fee Cap</th>
<th>US – When using the Payouts API Fee</th>
<th>International Maximum Fee Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>1.25 AUD</td>
<td>0.32 AUD</td>
<td>24.00 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>2.00 BRL</td>
<td>0.50 BRL</td>
<td>40.00 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>1.25 CAD</td>
<td>0.32 CAD</td>
<td>24.00 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>24.00 CZK</td>
<td>6.00 CZK</td>
<td>400.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>6.00 DKK</td>
<td>1.50 DKK</td>
<td>120.00 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.85 EUR</td>
<td>0.22 EUR</td>
<td>16.00 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>7.00 HKD</td>
<td>1.75 HKD</td>
<td>160.00 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>210.00 HUF</td>
<td>53.00 HUF</td>
<td>6000.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>4.00 ILS</td>
<td>1.00 ILS</td>
<td>80.00 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>120.00 JPY</td>
<td>30.00 JPY</td>
<td>2000.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>4.00 MYR</td>
<td>Not Applicable</td>
<td>80.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>11.00 MXN</td>
<td>2.75 MXN</td>
<td>300.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>33.00 TWD</td>
<td>8.00 TWD</td>
<td>800.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>1.50 NZD</td>
<td>0.38 NZD</td>
<td>30.00 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>6.75 NOK</td>
<td>1.70 NOK</td>
<td>120.00 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>50.00 PHP</td>
<td>12.50 PHP</td>
<td>1000.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>3.00 PLN</td>
<td>0.75 PLN</td>
<td>60.00 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>30.00 RUB</td>
<td>60.00 RUB</td>
<td>600.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>1.60 SGD</td>
<td>0.40 SGD</td>
<td>32.00 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>9.00 SEK</td>
<td>2.25 SEK</td>
<td>160.00 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>1.30 CHF</td>
<td>0.33 CHF</td>
<td>20.00 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>36.00 THB</td>
<td>9.00 THB</td>
<td>800.00 THB</td>
</tr>
<tr>
<td>Currency</td>
<td>US Maximum Fee Cap</td>
<td>US – When using the Payouts API Fee</td>
<td>International Maximum Fee Cap</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------</td>
<td>-------------------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.65 GBP</td>
<td>0.17 GBP</td>
<td>14.00 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>1.00 USD</td>
<td>0.25 USD</td>
<td>20.00 USD</td>
</tr>
</tbody>
</table>

### 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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>4.99% + fixed fee</td>
</tr>
</tbody>
</table>

#### 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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micropayments</td>
<td>1.50%</td>
</tr>
</tbody>
</table>
Micropayments fixed fee

Based on payment currency:

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>0.12 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>0.50 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>0.11 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>1.90 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>0.56 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>0.07 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>0.70 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>29.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>0.30 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>9.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>0.40 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>1.79 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>3.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>0.13 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>0.77 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>4.40 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>0.34 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>6.90 RUB</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>0.12 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>0.76 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>0.08 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>2.90 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>0.07 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>0.09 USD</td>
</tr>
</tbody>
</table>

**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 Online Card Payment Services, please see the [PayPal Online Card Payment Services Agreement](#).

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

**Chargeback fees**

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>22.00 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>35.00 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>20.00 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>400.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>120.00 DKK</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>--------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Euro</td>
<td>16.00 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>155.00 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>4,325.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>75.00 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>1,875.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>65.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>250.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>625.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>28.00 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>125.00 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>900.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>65.00 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>640.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>28.00 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>150.00 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>22.00 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>650.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>14.00 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>20.00 USD</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>25.00 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>65.00 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>20.00 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>350.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>100.00 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>14.00 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>115.00 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>4,585.00 HUF</td>
</tr>
<tr>
<td>Indian Rupee</td>
<td>1080.00 INR</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>55.00 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>1,630.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>65.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>300.00 MXN</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>455.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>25.00 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>140.00 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>760.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>60.00 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>1125.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>20.00 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>145.00 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>15.00 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>465.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>12.00 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>15.00 USD</td>
</tr>
</tbody>
</table>

**High Volume Dispute Fees**

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>50.00 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>130.00 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>40.00 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>700.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>200.00 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>28.00 EUR</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>--------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>230.00 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>9,170.00 HUF</td>
</tr>
<tr>
<td>Indian Rupee</td>
<td>2,160.00 INR</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>110.00 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>3,260.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>130.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>600.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>910.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>50.00 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>280.00 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>1,520.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>120.00 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>2,250.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>40.00 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>290.00 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>30.00 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>930.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>24.00 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>30.00 USD</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Type of Transaction</th>
<th>Currency Conversion Spread</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying for goods or services in a currency other than the currency the goods or services are listed in.</td>
<td>4.00%, or such other amount as may be disclosed to you during the transaction.</td>
</tr>
<tr>
<td>Sending money to a friend or family member such that they receive a different currency from the currency in which you pay.</td>
<td>4.00%, or such other amount as may be disclosed to you during the transaction.</td>
</tr>
<tr>
<td>Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.</td>
<td>4.00%, or such other amount as may be disclosed to you during the transaction.</td>
</tr>
<tr>
<td>All other transactions</td>
<td>3.00%, or such other amount as may be disclosed to you during the transaction.</td>
</tr>
</tbody>
</table>

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
<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per each payment transaction</td>
<td>Commercial Transaction Rates</td>
</tr>
</tbody>
</table>

### Maximum fee cap for E-checks

<table>
<thead>
<tr>
<th>Currency</th>
<th>Maximum fee cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>300.00 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>500.00 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>300.00 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>5000.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>1500.00 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>200.00 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>2500.00 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>54,000.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>1100.00 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>24,000.00 JPY</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>1000.00 MYR</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>3500.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>9000.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>400.00 NZD</td>
</tr>
</tbody>
</table>
### Currency Maximum fee cap

<table>
<thead>
<tr>
<th>Currency</th>
<th>Maximum fee cap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Norwegian krone</td>
<td>1600.00 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>13,000.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>800.00 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>12,000.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>400.00 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>1800.00 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>300.00 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>9000.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>200.00 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>300.00 USD</td>
</tr>
</tbody>
</table>

### 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 fees](#)) may also apply.

### Withdrawing a balance from a PayPal business account

<table>
<thead>
<tr>
<th>Withdrawal/Transfer to</th>
<th>Withdrawal/Transfer Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank account</td>
<td>Standard</td>
<td>No Fee (when no <a href="#">currency conversion</a> is involved)</td>
</tr>
<tr>
<td></td>
<td>• With eligible linked bank account</td>
<td></td>
</tr>
<tr>
<td>Withdrawal/Transfer to</td>
<td>Withdrawal/Transfer Type</td>
<td>Rate</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------------------------</td>
<td>------</td>
</tr>
<tr>
<td></td>
<td>Instant</td>
<td>1.50% of amount transferred</td>
</tr>
<tr>
<td></td>
<td>• Withdrawal limits apply</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Standard</td>
<td>No Fee (when no currency conversion is involved)</td>
</tr>
<tr>
<td></td>
<td>• With eligible linked debit card</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Withdrawal limits apply</td>
<td></td>
</tr>
</tbody>
</table>

Withdrawal Limits – Instant Transfer for Bank

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Maximum (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per transaction</td>
<td>25,000.00 USD</td>
</tr>
</tbody>
</table>

Withdrawal Limits – Standard and Instant Transfers for Cards

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Maximum (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per transaction</td>
<td>50,000.00 USD</td>
</tr>
<tr>
<td>Per day</td>
<td>100,000.00 USD</td>
</tr>
<tr>
<td>Per week</td>
<td>250,000.00 USD</td>
</tr>
<tr>
<td>Per month</td>
<td>500,000.00 USD</td>
</tr>
</tbody>
</table>
Minimum fee – Instant Transfer

Based on withdrawal currency:

<table>
<thead>
<tr>
<th>Currency</th>
<th>Minimum Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>US dollar</td>
<td>0.50 USD</td>
</tr>
</tbody>
</table>

Other Merchant Fees

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

Other Fees

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Return on Withdrawal/Transfer out of PayPal</td>
<td>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.</td>
<td>No Fee</td>
</tr>
<tr>
<td>Commercial Transaction Refunds</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Full Refunds</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• 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.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Partial Refunds</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the</td>
<td></td>
</tr>
<tr>
<td>Activity</td>
<td>Description</td>
<td>Rate</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Credit Card and Debit Card Confirmation(s)</td>
<td>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.</td>
<td>See <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a>.</td>
</tr>
<tr>
<td>PayPal Business Debit MasterCard</td>
<td>Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.</td>
<td>-</td>
</tr>
<tr>
<td>PayPal Debit MasterCard</td>
<td>Use of the PayPal Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.</td>
<td>Please see our <a href="#">PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice</a>.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Currency</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian dollar</td>
<td>2.00 AUD</td>
</tr>
<tr>
<td>Brazilian real</td>
<td>4.00 BRL</td>
</tr>
<tr>
<td>Canadian dollar</td>
<td>2.45 CAD</td>
</tr>
<tr>
<td>Czech koruna</td>
<td>50.00 CZK</td>
</tr>
<tr>
<td>Danish krone</td>
<td>12.50 DKK</td>
</tr>
<tr>
<td>Euro</td>
<td>1.50 EUR</td>
</tr>
<tr>
<td>Hong Kong dollar</td>
<td>15.00 HKD</td>
</tr>
<tr>
<td>Hungarian forint</td>
<td>400.00 HUF</td>
</tr>
<tr>
<td>Israeli new shekel</td>
<td>8.00 ILS</td>
</tr>
<tr>
<td>Japanese yen</td>
<td>200.00 JPY</td>
</tr>
<tr>
<td>Currency</td>
<td>Fee</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Malaysian ringgit</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Mexican peso</td>
<td>20.00 MXN</td>
</tr>
<tr>
<td>New Taiwan dollar</td>
<td>70.00 TWD</td>
</tr>
<tr>
<td>New Zealand dollar</td>
<td>3.00 NZD</td>
</tr>
<tr>
<td>Norwegian krone</td>
<td>15.00 NOK</td>
</tr>
<tr>
<td>Philippine peso</td>
<td>100.00 PHP</td>
</tr>
<tr>
<td>Polish zloty</td>
<td>6.50 PLN</td>
</tr>
<tr>
<td>Russian ruble</td>
<td>60.00 RUB</td>
</tr>
<tr>
<td>Singapore dollar</td>
<td>3.00 SGD</td>
</tr>
<tr>
<td>Swedish krona</td>
<td>15.00 SEK</td>
</tr>
<tr>
<td>Swiss franc</td>
<td>3.00 CHF</td>
</tr>
<tr>
<td>Thai baht</td>
<td>70.00 THB</td>
</tr>
<tr>
<td>UK pounds sterling</td>
<td>1.00 GBP</td>
</tr>
<tr>
<td>US dollar</td>
<td>1.95 USD</td>
</tr>
</tbody>
</table>