

Last Updated: 17, June 2022

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’.

All information regarding fees for Australian customers is available in our [Combined Financial Services Guide and Product Disclosure Statement](#) (CFSGPDS). To the extent there is any inconsistency between this page, and the CFSGPDS, the latter will prevail.

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

Australia (AU)

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

Transaction Type	Rate
Commercial Transactions	2.60% + fixed fee
QR Code Transactions – 10.01 AUD and above	0.90% + fixed fee
QR code Transactions – 10.00 AUD and below	1.40% + fixed fee

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

The variable fee shall be increased by the percentage points set out below:

Transaction Type	Rate
Commercial Transactions	+1.00%
QR Code Transactions – 10.01 AUD and above	+1.00%
QR code Transactions – 10.00 AUD and below	No fee

Fixed fee for commercial transactions (based on currency received)

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

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD

Currency	Fee
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

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

Currency	Fee
Australian dollar	0.10 AUD
Brazilian real	0.20 BRL
Canadian dollar	0.10 CAD
Czech koruna	3.00 CZK
Danish krone	0.70 DKK

Currency	Fee
Euro	0.10 EUR
Hong Kong dollar	0.80 HKD
Hungarian forint	30.00 HUF
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

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

Currency	Fee
UK pounds sterling	0.10 GBP
US dollar	0.10 USD

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

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.50 CZK
Danish krone	0.35 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	6.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	1.50 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.50 SEK
Swiss franc	0.05 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

Donation Transaction Rates

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call that a “donation”.

Standard rate for receiving domestic donations

Transaction Type	Rate

Transaction Type	Rate
Donation	2.60% + fixed fee
QR code Transactions – 10.01 AUD and above	Commercial Transaction rates apply.
QR code Transactions – 10.00 AUD and below	Commercial Transaction rates apply.

Receiving international donations

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

Additional percentage-based fee for international donations

The variable fee shall be increased by the percentage points set out below:

Transaction Type	Rate
Donation	+1.00%
QR code Transactions – 10.01 AUD and above	Commercial Transaction rates apply.
QR code Transactions – 10.00 AUD and below	Commercial Transaction rates apply.

Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD

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

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB

Currency	Fee
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

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 Type	Rate
Australia (AU)	1.10% + fixed fee
QR Code Transactions – 10.01 AUD and above	Commercial Transaction rates apply.
QR code Transactions – 10.00 AUD 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 charity transactions](#).

Additional percentage-based fee for international charity transactions

The variable fee shall be increased by the percentage points set out below:

Transaction Type	Rate
Outside of AU	+1.00%
QR code Transactions – 10.01 AUD and above	Commercial Transaction rates apply.
QR code Transactions – 10.00 AUD and below	Commercial Transaction rates apply.

Fixed fee for charity transactions (based on currency received)

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

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

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

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.

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	1.75% + fixed fee
Website Payments Pro – Hosted Solution	1.75% + fixed fee
Virtual Terminal	3.60% + fixed fee

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

The variable fee shall be increased by the percentage points set out below:

Transaction Type	Rate
Advanced Credit and Debit Card Payments	+1.85%
Website Payments Pro – Hosted Solution	+1.85%
Virtual Terminal	+1.00%

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

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

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

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP

Currency	Fee
US dollar	0.30 USD

Other fees for using PayPal Online Card Payment Services

Activity	Description	Fee
Chargeback Protection	Optional Service for Advanced Credit and Debit Card Payments	0.40% per transaction
Website Payments Pro – Hosted Solution or API	Monthly Fee (includes GST)	25.00 AUD
Website Payments Pro – Hosted Solution or API and Virtual Terminal	Monthly Fee (includes GST)	25.00 AUD
Virtual Terminal	Monthly Fee (includes GST)	25.00 AUD

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
PayPal Payouts	2% of total transaction amount (not to exceed the 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	1.25 AUD	60.00 AUD
Brazilian real	2.00 BRL	100.00 BRL
Canadian dollar	1.25 CAD	60.00 CAD
Czech koruna	24.00 CZK	1000.00 CZK
Danish krone	6.00 DKK	300.00 DKK
Euro	0.85 EUR	40.00 EUR
Hong Kong dollar	7.00 HKD	400.00 HKD
Hungarian forint	210.00 HUF	15,000.00 HUF
Israeli new shekel	4.00 ILS	200.00 ILS
Japanese yen	120.00 JPY	5000.00 JPY
Malaysian ringgit	4.00 MYR	200.00 MYR
Mexican peso	11.00 MXN	750.00 MXN
New Taiwan dollar	33.00 TWD	2000.00 TWD
New Zealand dollar	1.50 NZD	75.00 NZD
Norwegian krone	6.75 NOK	300.00 NOK
Philippine peso	50.00 PHP	2500.00 PHP
Polish zloty	3.00 PLN	150.00 PLN

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Russian ruble	30.00 RUB	1500.00 RUB
Singapore dollar	1.60 SGD	80.00 SGD
Swedish krona	9.00 SEK	400.00 SEK
Swiss franc	1.30 CHF	50.00 CHF
Thai baht	36.00 THB	2000.00 THB
UK pounds sterling	0.65 GBP	35.00 GBP
US dollar	1.00 USD	50.00 USD

Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates will be applicable as an alternative to standard commercial transaction rates for business that process payments under 10.00 AUD. 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	5.00% + micropayments fixed fee
International micropayments	5.50% + micropayments fixed fee
Domestic micropayments for digital goods	5.00% + micropayments fixed fee
International micropayments for digital goods	6.00% + micropayments fixed fee

Micropayments fixed fee

Based on payment currency:

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

Currency	Fee
New Taiwan dollar	2.00 TWD

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

Chargeback Fees

To cover the cost of processing chargebacks, 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).

This fee does not apply if the transaction is eligible for PayPal Seller Protection.

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

Chargeback fees

Currency	Fee
Australian dollar	15.00 AUD
Brazilian real	20.00 BRL
Canadian dollar	15.00 CAD
Czech koruna	250.00 CZK
Danish krone	60.00 DKK
Euro	11.25 EUR
Hong Kong dollar	75.00 HKD
Hungarian forint	2,000.00 HUF
Israeli new shekel	40.00 ILS
Japanese yen	1,300.00 JPY
Malaysian ringgit	40.00 MYR
Mexican peso	110.00 MXN

Currency	Fee
New Taiwan dollar	330.00 TWD
New Zealand dollar	15.00 NZD
Norwegian krone	65.00 NOK
Philippine peso	500.00 PHP
Polish zloty	30.00 PLN

Currency	Fee
Russian ruble	320.00 RUB
Singapore dollar	15.00 SGD
Swedish krona	80.00 SEK
Swiss franc	10.00 CHF
Thai baht	360.00 THB
UK pounds sterling	7.00 GBP
US dollar	10.00 USD

Currency Conversions

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

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

Converting payments when received in another currency

Rate
4.00% above the base exchange rate (to form the transaction exchange rate)

Conversions in all other cases

Rates for all other currency conversions (e.g. when sending payments not in AUD):

Rate
3.00% above the base exchange rate (to form the transaction 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 [Combined Financial Services Guide and Product Disclosure Statement](#) (CFSGPDS) 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	50.00 AUD
Brazilian real	75.00 BRL
Canadian dollar	45.00 CAD
Czech koruna	850.00 CZK

Currency	Maximum fee cap
Danish krone	250.00 DKK
Euro	35.00 EUR
Hong Kong dollar	330.00 HKD
Hungarian forint	9,250.00 HUF
Israeli new shekel	160.00 ILS
Japanese yen	4,000.00 JPY
Malaysian ringgit	150.00 MYR
Mexican peso	540.00 MXN
New Taiwan dollar	1,350.00 TWD
New Zealand dollar	60.00 NZD
Norwegian krone	270.00 NOK
Philippine peso	1,900.00 PHP
Polish zloty	140.00 PLN
Russian ruble	1,400.00 RUB
Singapore dollar	60.00 SGD
Swedish krona	320.00 SEK
Swiss franc	50.00 CHF
Thai baht	1,400.00 THB
UK pounds sterling	30.00 GBP
US dollar	45.00 USD

Withdrawals 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 business PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Withdrawals made to your U.S. account	3.00% (when no currency conversion is involved)
Cards	Standard	1.00% of amount transferred <ul style="list-style-type: none">• Minimum and maximum fees apply based on the card withdrawal currency, in the table below

Minimum and maximum fees

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Armenian Dram	135.00 AMD	5250.00 AMD
Australian dollar	0.25 AUD	10.00 AUD
Azerbaijan Manat	0.45 AZN	17.50 AZN
Bahraini Dinar	0.10 BHD	4.00 BHD

Currency	Minimum Fee	Maximum Fee
Belizean Dollar	0.50 BZD	20.00 BZD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
CFA France	135.00 XOF	5400.00 XOF
Croatian kuna	2.00 HRK	70.00 HRK
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Euro	0.25 EUR	10.00 EUR
Hong Kong dollar	2.00 HKD	80.00 HKD
Hungarian forint	70.00 HUF	2,900.00 HUF
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Jordanian Dinar	0.20 JOD	7.25 JOD
Kuwaiti dinar	1.00 KWD	No Max
Kyrgyzstani Som	22.50 KGS	850.00 KGS
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
Mozambican Metical	20.00 MZN	750.00 MZN
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK

Currency	Minimum Fee	Maximum Fee
Omani Rial	0.10 OMR	4.00 OMR
Philippine peso	10.00 PHP	500.00 PHP
Polish zloty	1.00 PLN	40.00 PLN
Qatari zloty	1.00 QAR	40.00 QAR
Romania new lei	1.00 RON	40.00 RON
Russian ruble	20.00 RUB	700.00 RUB
Rwandan Franc	250.00 RWF	10,000.00 RWF
Serbian dinar	25.00 RSD	1000.00 RSD
Singapore dollar	0.50 SGD	15.00 SGD
South African rand	3.60 ZAR	145.00 ZAR
Sri Lanka rupee	50.00 LKR	1800.00 LKR
Swedish krona	2.50 SEK	100.00 SEK
Thai baht	8.00 THB	320.00 THB
Tunisian Dinar	0.75 TND	27.50 TND
Turkish lira	1.50 TRY	60.00 TRY
Ugandan Shilling	930.00 UGX	37,500.00 UGX
United Arab Emirates dirham	0.90 AED	36.70 AED
UK pounds sterling	0.20 GBP	8.00 GBP
US dollar	0.25 USD	10.00 USD
Venezuelan Bolivar	2,000,000.00 VES	60,000,000.00 VES

Currency	Minimum Fee	Maximum Fee
Zambian Kwacha	5.50 ZMW	215.00 ZMW
All Other Currencies	No Min	No Max

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.	5.00 AUD
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.

Activity	Description	Rate
	<p>Partial Refunds</p>	<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.
<p>Records Request</p>	<p>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.</p>	<p>10.00 AUD (per item)</p>
<p>Security Key Card</p>	<p>This is an electronic device that creates a unique security code that you use to log in to your PayPal account.</p>	<p>32.95 AUD (per card)</p>