

**Last Updated: 24, November 2020**

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 country/territory.

**International:** A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different countries/territories. Certain countries are grouped together when calculating international transaction rates. For a listing of our groupings, please access our [Country/Territory Grouping Table](#).

**Country Code Table:** We may refer to two-letter country/territory codes throughout our fee pages. For a complete listing of PayPal country codes, please access our [Country Code Table](#).

## Relevant Country/Territory

Rates published below apply to PayPal accounts of residents of the following country/territory:

### Country/Territory 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, send or receive a charity donation 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% + <a href="#">fixed fee</a> |
| QR Code Transactions    | 0.90% + <a href="#">fixed fee</a> |

## Receiving international transactions

| Transaction Type        | Rate                              |
|-------------------------|-----------------------------------|
| Commercial Transactions | 3.60% + <a href="#">fixed fee</a> |
| QR Code Transactions    | 1.90% + <a href="#">fixed fee</a> |

## 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 |

| <b>Currency</b>           | <b>Fee</b> |
|---------------------------|------------|
| <b>Czech koruna</b>       | 10.00 CZK  |
| <b>Danish krone</b>       | 2.60 DKK   |
| <b>Euro</b>               | 0.35 EUR   |
| <b>Hong Kong dollar</b>   | 2.35 HKD   |
| <b>Hungarian forint</b>   | 90.00 HUF  |
| <b>Israeli new shekel</b> | 1.20 ILS   |
| <b>Japanese yen</b>       | 40.00 JPY  |
| <b>Malaysian ringgit</b>  | 2.00 MYR   |
| <b>Mexican peso</b>       | 4.00 MXN   |

| <b>Currency</b>           | <b>Fee</b> |
|---------------------------|------------|
| <b>New Taiwan dollar</b>  | 10.00 TWD  |
| <b>New Zealand dollar</b> | 0.45 NZD   |
| <b>Norwegian krone</b>    | 2.80 NOK   |
| <b>Philippine peso</b>    | 15.00 PHP  |
| <b>Polish zloty</b>       | 1.35 PLN   |
| <b>Russian ruble</b>      | 10.00 RUB  |
| <b>Singapore dollar</b>   | 0.50 SGD   |
| <b>Swedish krona</b>      | 3.25 SEK   |

| <b>Currency</b>           | <b>Fee</b> |
|---------------------------|------------|
| <b>Swiss franc</b>        | 0.55 CHF   |
| <b>Thai baht</b>          | 11.00 THB  |
| <b>UK pounds sterling</b> | 0.20 GBP   |
| <b>US dollar</b>          | 0.30 USD   |

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

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

| Currency     | Fee      |
|--------------|----------|
| 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 |
| UK pounds sterling | 0.10 GBP |
| US dollar          | 0.10 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 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% + <a href="#">fixed fee</a> |

## Receiving international charity transactions

| Transaction Type | Rate                              |
|------------------|-----------------------------------|
| Outside of AU    | 2.10% + <a href="#">fixed fee</a> |

## 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  |
| Hungarian forint  | 90.00 HUF |

| <b>Currency</b>           | <b>Fee</b> |
|---------------------------|------------|
| <b>Israeli new shekel</b> | 1.20 ILS   |
| <b>Japanese yen</b>       | 40.00 JPY  |
| <b>Malaysian ringgit</b>  | 2.00 MYR   |
| <b>Mexican peso</b>       | 4.00 MXN   |

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

# Advanced Credit and Debit Card Payments

Use of Advanced Credit and Debit Card Payments is subject to eligibility, application, approval by PayPal and your acceptance of the terms of your country's/territory's [PayPal Online Card Payment Services Agreement](#). These rates will apply to all commercial transaction card payments received using Advanced Credit and Debit Card Payments or Website Payments Pro.

## Receiving domestic transactions using Advanced Credit and Debit Card Payments

| Payment type                                     | Rate                              |
|--|-----------------------------------|
| Direct Card Transactions & Other Payment Methods | 1.75% + <a href="#">fixed fee</a> |
| Website Payments Pro – Hosted Solution           | 1.75% + <a href="#">fixed fee</a> |
| Virtual Terminal                                 | 3.60% + <a href="#">fixed fee</a> |

## Receiving international transactions using Advanced Credit and Debit Card Payments

| Transaction Type                                 | Rate                              |
|--|-----------------------------------|
| Direct Card Transactions & Other Payment Methods | 3.60% + <a href="#">fixed fee</a> |
| Website Payments Pro – Hosted Solution           | 3.60% + <a href="#">fixed fee</a> |
| Virtual Terminal                                 | 4.60% + <a href="#">fixed fee</a> |



## Fixed fee for Advanced Credit and Debit Card Payment 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  |

## Other fees for using Advanced Credit and Debit Card Payment solutions

| Activity  | Description                | Fee       |
|---|----------------------------|-----------|
| <b>Website Payments Pro – Hosted Solution or API</b>                      | Monthly Fee (includes GST) | 25.00 AUD |
| <b>Website Payments Pro – Hosted Solution or API and Virtual Terminal</b> | Monthly Fee (includes GST) | 25.00 AUD |
| <b>Virtual Terminal</b>   | Monthly Fee (includes GST) | 25.00 AUD |

# 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 country's APM agreement. You must accept the terms of your country's [APM agreement](#) before receiving APM payments.

## PayPal Here Rates

Our PayPal Here solution can help you get paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time. Use of PayPal Here is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the [PayPal Here agreement](#). These rates will apply to all commercial transaction payments received using PayPal Here.

### Standard rate for receiving domestic transactions using PayPal Here

| Payment type            | Rate                              |
|-------------------------|-----------------------------------|
| PayPal Here card reader | 1.95%                             |
| Manual card key-in      | 2.90% + <a href="#">fixed fee</a> |
| Invoice                 | 2.60% + <a href="#">fixed fee</a> |

### Receiving international transactions using PayPal Here

| Payment type            | Rate  |
|-------------------------|-------|
| PayPal Here card reader | 1.95% |

| Payment type       | Rate                              |
|--------------------|-----------------------------------|
| Manual card key-in | 2.90% + <a href="#">fixed fee</a> |
| Invoice            | 3.60% + <a href="#">fixed fee</a> |

## Fixed fee for PayPal Here 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  |
| 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  |

## Mass Payments

Mass Payments makes it easy to organise and email many recipients at once. We charge you a fee for each payment you send using Mass Payments, with the fee capped as shown below depending on the type of payment and currency in which it is sent.

### Sending Mass Payments

| Transaction | Rate |
|-------------|------|
|-------------|------|

| Transaction  | Rate  |
|--------------|---|
| Mass Payment | 2% of total transaction amount (not to exceed the <a href="#">maximum fee cap below</a> ) |

## Maximum fee cap for Mass Payments

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                     |

| Currency           | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|--------------------|--------------------------|-------------------------------|
| Norwegian krone    | 6.75 NOK                 | 300.00 NOK                    |
| Philippine peso    | 50.00 PHP                | 2500.00 PHP                   |
| Polish zloty       | 3.00 PLN                 | 150.00 PLN                    |
| 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 <a href="#">fixed fee</a> |

| Transaction                                   | Rate  |
|---|---|
| International micropayments                   | 5.50% + micropayments <a href="#">fixed fee</a> |
| Domestic micropayments for digital goods      | 5.00% + micropayments <a href="#">fixed fee</a> |
| International micropayments for digital goods | 6.00% + micropayments <a href="#">fixed fee</a> |

## 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  |



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

| Currency           | Fee        |
|--------------------|------------|
| New Zealand dollar | 15.00 NZD  |
| Norwegian krone    | 65.00 NOK  |
| Philippine peso    | 500.00 PHP |
| Polish zloty       | 30.00 PLN  |
| 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 |
|------|
|      |

| 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

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

### Maximum fee cap for eCheques

| <b>Currency</b>           | <b>Maximum fee cap</b> |
|---------------------------|------------------------|
| <b>Australian dollar</b>  | 50.00 AUD              |
| <b>Brazilian real</b>     | 75.00 BRL              |
| <b>Canadian dollar</b>    | 45.00 CAD              |
| <b>Czech koruna</b>       | 850.00 CZK             |
| <b>Danish krone</b>       | 250.00 DKK             |
| <b>Euro</b>               | 35.00 EUR              |
| <b>Hong Kong dollar</b>   | 330.00 HKD             |
| <b>Hungarian forint</b>   | 9,250.00 HUF           |
| <b>Israeli new shekel</b> | 160.00 ILS             |
| <b>Japanese yen</b>       | 4,000.00 JPY           |
| <b>Malaysian ringgit</b>  | 150.00 MYR             |
| <b>Mexican peso</b>       | 540.00 MXN             |
| <b>New Taiwan dollar</b>  | 1,350.00 TWD           |
| <b>New Zealand dollar</b> | 60.00 NZD              |
| <b>Norwegian krone</b>    | 270.00 NOK             |
| <b>Philippine peso</b>    | 1,900.00 PHP           |
| <b>Polish zloty</b>       | 140.00 PLN             |
| <b>Russian ruble</b>      | 1,400.00 RUB           |
| <b>Singapore dollar</b>   | 60.00 SGD              |
| <b>Swedish krona</b>      | 320.00 SEK             |

| Currency           | Maximum fee cap |
|--------------------|-----------------|
| Swiss franc        | 50.00 CHF       |
| Thai baht          | 1,400.00 THB    |
| UK pounds sterling | 30.00 GBP       |
| US dollar          | 45.00 USD       |

## Transfers Out of PayPal

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

### Transferring balance from a business PayPal account

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

### Minimum and maximum fees

Based on withdrawal currency:

|  |
|--|
|  |
|--|

| <b>Currency</b>           | <b>Minimum Fee</b> | <b>Maximum Fee</b> |
|---------------------------|--------------------|--------------------|
| <b>Australian dollar</b>  | 0.25 AUD           | 10.00 AUD          |
| <b>Bulgarian lev</b>      | 0.50 BGN           | 20.00 BGN          |
| <b>Canadian dollar</b>    | 0.25 CAD           | 10.00 CAD          |
| <b>Croatian kuna</b>      | 2.00 HRK           | 70.00 HRK          |
| <b>Czech koruna</b>       | 5.70 CZK           | 230.00 CZK         |
| <b>Danish krone</b>       | 1.80 DKK           | 70.00 DKK          |
| <b>Euro</b>               | 0.25 EUR           | 10.00 EUR          |
| <b>Hong Kong dollar</b>   | 2.00 HKD           | 80.00 HKD          |
| <b>Hungarian forint</b>   | 70.00 HUF          | 2,900.00 HUF       |
| <b>Israeli new shekel</b> | 1.00 ILS           | 40.00 ILS          |
| <b>Japanese yen</b>       | 30.00 JPY          | 1100.00 JPY        |
| <b>Kuwaiti dinar</b>      | 1.00 KWD           | No Max             |
| <b>Malaysian ringgit</b>  | 1.00 MYR           | 40.00 MYR          |
| <b>Mexican peso</b>       | 5.00 MXN           | 200.00 MXN         |
| <b>New Zealand dollar</b> | 0.40 NZD           | 15.00 NZD          |
| <b>Norwegian krone</b>    | 1.00 NOK           | 40.00 NOK          |
| <b>Philippine peso</b>    | 10.00 PHP          | 500.00 PHP         |
| <b>Polish zloty</b>       | 1.00 PLN           | 40.00 PLN          |
| <b>Qatari zloty</b>       | 1.00 QAR           | 40.00 QAR          |
| <b>Romania new lei</b>    | 1.00 RON           | 40.00 RON          |

| Currency                    | Minimum Fee | Maximum Fee |
|-----------------------------|-------------|-------------|
| Russian ruble               | 20.00 RUB   | 700.00 RUB  |
| 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  |
| Turkish lira                | 1.50 TRY    | 60.00 TRY   |
| 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   |
| 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 |
|----------|-------------|------|
|          |             |      |



| Activity                                     | Description   | Rate   |
|--|---|--|
| <b>Bank Return on Transfer out of PayPal</b> | This fee is charged when a 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   |
| <b>Commercial Transaction Refunds</b>        | Full Refunds  | <ul style="list-style-type: none"> <li>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.</li> </ul> |
|  | Partial Refunds   | <ul style="list-style-type: none"> <li>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.</li> </ul> |
| <b>Records Request</b>                       | 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. | 10.00 AUD (per item)   |
|  |   |  |

| Activity                 | Description   | Rate                 |
|--------------------------|---|----------------------|
| <b>Security Key Card</b> | This is an electronic device that creates a unique security code that you use to log in to your PayPal account. | 32.95 AUD (per card) |