

Last Updated: 8, November 2023

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). You can also view these changes by clicking ‘Legal’ at the bottom of any web-page and then selecting ‘Policy Updates’.

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)

Buying with PayPal

It's free to use PayPal to donate (except for donations to [Unlisted Fundraisers](#)) or to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

Online or in-store

Rate
No Fee (when no currency conversion is involved)

Selling with PayPal

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

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#).

Receiving and Sending Donations

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

Standard rate for receiving domestic donations

Transaction Type	Rate
Donation (other than PayPal Fundraisers donations)	2.60% + fixed fee
QR code Transactions – 10.01 AUD and above	Commercial Transaction rates apply

Transaction Type	Rate
QR code Transactions – 10.00 AUD and below	Commercial Transaction rates apply.
PayPal Fundraisers (Listed)	Commercial Transaction rates apply.
PayPal Fundraisers (Unlisted)	No fee

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

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

Transaction Type	Rate
Donation (other than PayPal Fundraisers donations)	+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

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates) .
All Other Donations	No Fee

Standard rate for sending international donations

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

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending international personal transactions rates) .

Payment Type	Rate
All Other Donations	No Fee (when no currency conversion is involved)

Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying donation or commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

Sending domestic personal transactions

Funding Source	Rate (of send amount)
PayPal Balance or an AU Bank Account	No fee (when no currency conversion is involved)
Cards (any portion funded)	2.60% + Fixed Fee (when no currency conversion is involved)

Sending international personal transactions

Market of recipient's address	Funding Source	Rate (of send amount)	Funding fee that you pay
Any other market	PayPal Balance or an Australian Bank Account	5.00% of the send amount, but no lower than 0.99	No funding fee

Market of recipient's address	Funding Source	Rate (of send amount)	Funding fee that you pay
(where available)	linked to your PayPal account	AUD, and no higher than 5.99 AUD	
	Funded by a card	5.00% of the send amount but no lower than 0.99 AUD, and no higher than 5.99 AUD	2.6% of the portion funded by the card plus a fixed fee based on currency (from the table below)

Receiving personal transactions

Rate
No fee (when no currency conversion is involved)

Fixed fee for personal 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

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:

For some uses of your PayPal account, PayPal may determine currency conversion is necessary. For any of the following transactions that involve a currency conversion in connection with your PayPal account, the currency conversion fee is 4.0%:

- Paying for goods or services in a currency other than the currency the goods or services are listed in.
- Receiving a refund beyond 1 day of the original payment.
- Sending money to a friend or family member where they receive a different currency from the currency you pay in.
- Sending money using PayPal's Payouts (formerly Mass Pay) such that your recipients receive a different currency from the currency you pay in.

For all other PayPal transactions involving a currency conversion, the currency conversion fee is 3.0%.

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.

Note: For additional listings of transfer rates out of business accounts, please visit our [PayPal Merchant Fees Page](#).

Withdrawing a balance from a personal 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
Afghan Afghani	25.00 AFN	1,050.00 AFN
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
Bangladeshi Taka	22.00 BDT	880.00 BDT
Belizean Dollar	0.50 BZD	20.00 BZD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD

Currency	Minimum Fee	Maximum Fee
CFA France	135.00 XOF	5400.00 XOF
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Eritrean Nakfa	3.75 ERN	150.00 ERN
Euro	0.25 EUR	10.00 EUR
Ghanaian Cedi	1.55 GHS	62.50 GHS
Haitian Gourde	25.00 HTG	1,000.00 HTG
Hong Kong dollar	2.00 HKD	80.00 HKD
Hungarian forint	70.00 HUF	2,900.00 HUF
Iraqi Dinar	365.00 IQD	14,500.00 IQD
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
Lebanese Pound	380.00 LBP	15,250.00 LBP
Lesotho Loti	4.00 LSL	160.00 LSL
Liberian Dollar	37.50 LRD	1,500.00 LRD
Macanese Pataca	2.00 MOP	80.00 MOP
Malaysian ringgit	1.00 MYR	40.00 MYR

Currency	Minimum Fee	Maximum Fee
Mauritanian Ouguiya	9 MRU	360.00 MRU
Mexican peso	5.00 MXN	200.00 MXN
Mozambican Metical	20.00 MZN	750.00 MZN
Myanmar Kyat	450.00 MMK	18,000.00 MMK
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
Omani Rial	0.10 OMR	4.00 OMR
Pakistani Rupee	45.00 PKR	1,800.00 PKR
Philippine peso	10.00 PHP	500.00 PHP
Polish zloty	1.00 PLN	40.00 PLN
Qatari rial	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
Salvadoran Colón	2.25 SVC	90.00 SVC
São Tomé And Príncipe Dobra	5.50 STN	220.00 STN
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

Currency	Minimum Fee	Maximum Fee
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	3.50 TRY	140.00 TRY
Turkmenistani Manat	1.00 TMT	40.00 TMT
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
Uzbekistani Som	3,000.00 UZS	120,000.00 UZS
Venezuelan Bolivar	2,000,000.00 VES	60,000,000.00 VES
Zambian Kwacha	5.50 ZMW	215.00 ZMW
All Other Currencies	No Min	No Max

Other Consumer 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
Records Request	This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account.	10.00 AUD (per item)
Security Key Card	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)