

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)

Buying with PayPal

It's free to use PayPal 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, send or receive a charity donation 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](#).

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 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)

Funding Source	Rate (of send amount)
Cards (any portion funded)	2.60% + Fixed Fee (when no currency conversion is involved)

Sending international personal transactions

Country of recipient's address	Funding Source	Rate (of send amount)
Any other country/territory (where available)	PayPal Balance or an AU Bank Account	5.00% <ul style="list-style-type: none"> a minimum charge of 0.99 AUD a maximum charge of 5.99 AUD
	Cards (any portion funded)	5.00% + 2.60% + fixed fee <ul style="list-style-type: none"> a minimum charge of 0.99 AUD a maximum charge of 5.99 AUD

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
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

Currency	Fee
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

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)

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.

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

Transferring balance from a personal PayPal account

Transfer to	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
Australian dollar	0.25 AUD	10.00 AUD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
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	2900.00 HUF
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Kuwaiti dinar	1.00 KWD	No Max
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
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

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 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 Transfer out of PayPal	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
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)