

**Last Updated: 19, October 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’.

**Domestic:** A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents in the European Economic Area (EEA).

**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](#).

International euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

**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 Markets/ Regions

Rates published below apply to PayPal accounts of residents of the following markets/regions:

## Markets/Regions list

<b>Bulgaria (BG)</b>	Latvia (LV)	San Marino (SM)
<b>Cyprus (CY)</b>	Liechtenstein (LI)	Slovakia (SK)

<b>Czech Republic (CZ)</b>	Lithuania (LT)	Slovenia (SI)
<b>Estonia (EE)</b>	Malta (MT)	
<b>Greece (GR)</b>	Romania (RO)	

# Buying with PayPal

It's free to use PayPal to donate 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 <a href="#">currency conversion</a> is involved)

# Selling with PayPal

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a 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](#).

# 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	3.40% + <a href="#">fixed fee</a>
QR Code Transactions – 10.01 EUR and above for CY, CZ, EE, GR, LV, MT, SI, & SK	<a href="#">Commercial Transaction rates apply.</a>
QR code Transactions – 10.00 EUR and below for CY, CZ, EE, GR, LV, MT, SI, & SK	<a href="#">Commercial Transaction rates apply.</a>
PayPal Fundraisers (Listed Fundraisers) for GR	<a href="#">Commercial Transaction rates apply (GR).</a>
PayPal Fundraisers (Unlisted Fundraisers) for GR	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

Where sender’s market/region is	Fee
EEA	No fee
UK	1.29%
All other markets	1.99%

## Fixed fee for donations (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

## Standard rate for sending domestic donations for GR

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	<a href="#">Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)</a>
All Other Donations	No Fee

## Standard rate for sending international donations for GR

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)	<a href="#">Sending and Receiving Money Rates (i.e., sending international personal transactions rates)</a>
All Other Donations	No Fee (when no <a href="#">currency conversion</a> 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

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

## Sending international personal transactions

Market of recipient’s address	Rate
Canada, <a href="#">Europe I</a> , <a href="#">Europe II</a> , <a href="#">Northern Europe</a> , & US	1.99 EUR
Any other market/region	3.99 EUR

**Fees charged in different currencies for sending payments:** We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, in which case the fees for "[Conversions in all other cases](#)" also apply.

## Receiving personal transactions

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

# Currency Conversions

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

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

## Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate
3.00% above the base exchange rate

# Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible debit cards. Withdrawal to a bank account or a card may not be possible in all markets/regions. A currency conversion (and [currency conversion fees](#)) may also apply.

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

# Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Market/Region	Rate
<b>Bank account</b>	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
<b>US bank account</b>	CZ, EE, GR, LT, LV, MT, SI, SK, & SM,	3.00% (when no <a href="#">currency conversion</a> is involved)
	<b>BG, CY, LI, &amp; RO</b>	No Fee (when no <a href="#">currency conversion</a> is involved)
<b>Cards</b>	<b>BG, RO, &amp; SI</b>	1.00% of amount transferred <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>
	<b>CY, EE, LI, LT, LV, MT, SK, &amp; SM</b>	Fixed Fee for card withdrawal applies per withdrawal <ul style="list-style-type: none"> <li>• <a href="#">Fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
	<b>Any other market/region (where available)</b>	2.00 EUR

## BG, RO, & SI - Minimum and maximum fees

Based on card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
<b>Afghan Afghani</b>	25.00 AFN	1,050.00 AFN
<b>Armenian dram</b>	135.00 AMD	5250.00 AMD



<b>Currency</b>	<b>Minimum Fee</b>	<b>Maximum Fee</b>
<b>Australian dollar</b>	0.25 AUD	10.00 AUD
<b>Azerbaijan manat</b>	0.45 AZN	17.50 AZN
<b>Bahraini dinar</b>	0.10 BHD	4.00 BHD
<b>Bangladeshi Taka</b>	22.00 BDT	880.00 BDT
<b>Belizean dollar</b>	0.50 BZD	20.00 BZD
<b>Bulgarian lev</b>	0.50 BGN	20.00 BGN
<b>Canadian dollar</b>	0.25 CAD	10.00 CAD
<b>CFA franc</b>	135.00 XOF	5400.00 XOF
<b>Czech koruna</b>	5.70 CZK	230.00 CZK
<b>Danish krone</b>	1.80 DKK	70.00 DKK
<b>Eritrean Nakfa</b>	3.75 ERN	150.00 ERN
<b>Euro</b>	0.25 EUR	10.00 EUR
<b>Ghanaian Cedi</b>	1.55 GHS	62.50 GHS
<b>Haitian Gourde</b>	25.00 HTG	1,000.00 HTG
<b>Hong Kong dollar</b>	2.00 HKD	80.00 HKD
<b>Hungarian forint</b>	70.00 HUF	2900.00 HUF
<b>Iraqi Dinar</b>	365.00 IQD	14,500.00 IQD
<b>Israeli new shekel</b>	1.00 ILS	40.00 ILS
<b>Japanese yen</b>	30.00 JPY	1100.00 JPY
<b>Jordanian dinar</b>	0.20 JOD	7.25 JOD

<b>Currency</b>	<b>Minimum Fee</b>	<b>Maximum Fee</b>
<b>Kuwaiti dinar</b>	1 KWD	No Max
<b>Kyrgyzstani som</b>	22.50 KGS	850.00 KGS
<b>Lebanese Pound</b>	380.00 LBP	15,250.00 LBP
<b>Lesotho Loti</b>	4.00 LSL	160.00 LSL
<b>Liberian Dollar</b>	37.50 LRD	1,500.00 LRD
<b>Macanese Pataca</b>	2.00 MOP	80.00 MOP
<b>Malaysian ringgit</b>	1.00 MYR	40.00 MYR
<b>Mauritanian Ouguiya</b>	9 MRU	360.00 MRU
<b>Mexican peso</b>	5.00 MXN	200.00 MXN
<b>Mozambican metical</b>	20.00 MZN	750.00 MZN
<b>Myanmar Kyat</b>	450.00 MMK	18,000.00 MMK
<b>New Zealand dollar</b>	0.40 NZD	15.00 NZD
<b>Norwegian krone</b>	1.00 NOK	40.00 NOK
<b>Omani rial</b>	0.10 OMR	4.00 OMR
<b>Pakistani Rupee</b>	45.00 PKR	1,800.00 PKR
<b>Philippine peso</b>	10.00 PHP	500.00 PHP
<b>Polish zloty</b>	1.00 PLN	40.00 PLN
<b>Qatari rial</b>	1.00 QAR	40.00 QAR
<b>Romania new lei</b>	1.00 RON	40.00 RON
<b>Russian ruble</b>	20.00 RUB	700.00 RUB

<b>Currency</b>	<b>Minimum Fee</b>	<b>Maximum Fee</b>
<b>Rwandan franc</b>	250.00 RWF	10,000.00 RWF
<b>Salvadoran Colón</b>	2.25 SVC	90.00 SVC
<b>São Tomé And Príncipe Dobra</b>	5.50 STN	220.00 STN
<b>Serbian dinar</b>	25.00 RSD	1000.00 RSD
<b>Singapore dollar</b>	0.50 SGD	15.00 SGD
<b>South African rand</b>	3.60 ZAR	145.00 ZAR
<b>Sri Lanka rupee</b>	50.00 LKR	1800.00 LKR
<b>Swedish krona</b>	2.50 SEK	100.00 SEK
<b>Thai baht</b>	8.00 THB	320.00 THB
<b>Tunisian dinar</b>	0.75 TND	27.50 TND
<b>Turkish lira</b>	3.50 TRY	140.00 TRY
<b>Turkmenistani Manat</b>	1.00 TMT	40.00 TMT
<b>Ugandan shilling</b>	930.00 UGX	37,500.00 UGX
<b>United Arab Emirates dirham</b>	0.90 AED	36.70 AED
<b>UK pounds sterling</b>	0.20 GBP	8.00 GBP
<b>US dollar</b>	0.25 USD	10.00 USD
<b>Uzbekistani Som</b>	3,000.00 UZS	120,000.00 UZS
<b>Venezuelan bolivar</b>	2,000,000.00 VES	60,000,000.00 VES
<b>Zambian kwacha</b>	5.50 ZMW	215.00 ZMW
<b>ALL Other Currencies</b>	No Min	No Max

# CY, EE, LI, LT, LV, MT, SK & SM - Fixed fee for card withdrawal

Based on card withdrawal currency:

Currency	Fee
Afghan Afghani	262.50 AFN
Albania lek	276.00 ALL
Algerian dinar	300.00 DZD
Angola kwanza	1233.00 AOA
Argentine peso	8.00 ARS
Armenian dram	1350.00 AMD
Aruban florin	5.00 AWG
Australian dollar	3.50 AUD
Azerbaijan manat	4.50 AZN
Bahamian dollar	3.00 BSD
Bahraini dinar	1.00 BHD
Balboa	2.50 PAB
Bangladeshi Taka	220.00 BDT
Barbados dollar	5.00 BBD
Belizean dollar	5.00 BZD
Bermudian dollar	3.00 BMD
Bhutan ngultrum	178.00 BTN

<b>Currency</b>	<b>Fee</b>
<b>Boliviano</b>	17.00 BOB
<b>Botswana pula</b>	27.00 BWP
<b>Brazilian real</b>	4.50 BRL
<b>Brunei dollar</b>	3.00 BND
<b>Bulgarian lev</b>	3.50 BGN
<b>Burundi franc</b>	4725.00 BIF
<b>Cabo Verde escudo</b>	249.00 CVE
<b>Canadian dollar</b>	3.00 CAD
<b>Cayman Island dollar</b>	2.00 KYD
<b>CFA franc BEAC</b>	1478.00 XAF
<b>CFA france</b>	1350.00 XOF
<b>Chilean peso</b>	1200.00 CLP
<b>Comoro franc</b>	1109.00 KMF
<b>Cordoba oro</b>	85.00 NIO
<b>Columbian peso</b>	8329.00 COP
<b>Congolese franc</b>	4226.00 CDF
<b>Convertible mark</b>	4.00 BAM
<b>Costa Rican colon</b>	1408.00 CRC
<b>Cypriot pound</b>	1.20 CYP
<b>Czech koruna</b>	55.00 CZK

<b>Currency</b>	<b>Fee</b>
<b>Dalasi</b>	128.00 GMD
<b>Danish krone</b>	15.00 DKK
<b>Denar</b>	139.00 MKD
<b>Djibouti franc</b>	444.00 DJF
<b>Dominican peso</b>	133.00 DOP
<b>Dong</b>	57937.00 VND
<b>East Caribbean dollar</b>	7.00 XCD
<b>Egyptian pound</b>	40.00 EGP
<b>Eritrean Nakfa</b>	37.50 ERN
<b>Estonian kroon</b>	30.00 EEK
<b>Ethiopian birr</b>	80.00 ETB
<b>Euro</b>	2.00 EUR
<b>Falkland Islands pound</b>	2.00 FKP
<b>Fiji dollar</b>	5.00 FJD
<b>Ghanaian Cedi</b>	15.50 GHS
<b>Gibraltar pound</b>	1.50 GIP
<b>Guarani</b>	16312.00 PYG
<b>Guinea franc</b>	23848.00 GNF
<b>Guyana dollar</b>	522.00 GYD
<b>Haitian Gourde</b>	250.00 HTG

<b>Currency</b>	<b>Fee</b>
<b>Hong Kong dollar</b>	20.00 HKD
<b>Hryvnia</b>	61.00 UAH
<b>Hungarian forint</b>	500.00 HUF
<b>Iceland krona</b>	170.00 ISK
<b>Indian rupee</b>	100.00 INR
<b>Iraqi Dinar</b>	3,625.00 IQD
<b>Israeli new shekel</b>	11.00 ILS
<b>Japanese yen</b>	300.00 JPY
<b>Jamaican dollar</b>	335.00 JMD
<b>Jordanian dinar</b>	2.00 JOD
<b>Kenyan shilling</b>	252.00 KES
<b>Kina</b>	9.00 PGK
<b>Kip</b>	22196.00 LAK
<b>Kuwaiti dinar</b>	2.50 KWD
<b>Kwacha</b>	1842.00 MWK
<b>Kyrgyzstani som</b>	225.00 KGS

<b>Currency</b>	<b>Fee</b>
<b>Lari</b>	7.00 GEL
<b>Latvian lat</b>	1.50 LVL

<b>Currency</b>	<b>Fee</b>
<b>Lebanese Pound</b>	3800.00 LBP
<b>Leone</b>	24662.00 SLL
<b>Lempira</b>	62.00 HNL
<b>Lesotho Loti</b>	40.00 LSL
<b>Liberian Dollar</b>	375.00 LRD
<b>Lilangeni</b>	36.00 SZL
<b>Lithuanian litas</b>	7.00 LTL
<b>Macanese Pataca</b>	20.00 MOP
<b>Malaysian ringgit</b>	8.00 MYR
<b>Malagasy Ariary</b>	9129.00 MGA
<b>Maltese lira</b>	0.90 MTL
<b>Mauritanian ouguiya</b>	90.00 MRU
<b>Mauritius rupee</b>	92.00 MUR
<b>Mexican peso</b>	30.00 MXN
<b>Moldovan leu</b>	44.00 MDL
<b>Moroccan dirham</b>	24.00 MAD
<b>Mozambican metical</b>	200.00 MZN
<b>Myanmar Kyat</b>	4500.00 MMK
<b>Naira</b>	906.00 NGN
<b>Namibia dollar</b>	36.00 NAD



<b>Currency</b>	<b>Fee</b>
<b>Nepalese rupee</b>	286.00 NPR
<b>Netherlands Antillean guilder</b>	4.00 ANG
<b>New Taiwan dollar</b>	87.50 TWD
<b>New Zealand dollar</b>	4.00 NZD
<b>Norwegian krone</b>	16.00 NOK
<b>Nuevo Sol</b>	8.00 PEN
<b>Omani rial</b>	1.00 OMR
<b>Pakistani Rupee</b>	450.00 PKR
<b>Pa'anga</b>	6.00 TOP
<b>Philippine peso</b>	100.00 PHP
<b>Polish zloty</b>	8.00 PLN
<b>Qatari rial</b>	9.00 QAR
<b>Quetzal</b>	19.00 GTQ
<b>Rand</b>	20.00 ZAR
<b>Riel</b>	10300.00 KHR
<b>Romanian leu</b>	6.00 RON
<b>Rufiyaa</b>	39.00 MVR

<b>Currency</b>	<b>Fee</b>
<b>Rupiah</b>	23000.00 IDR

<b>Currency</b>	<b>Fee</b>
<b>Russian ruble</b>	150.00 RUB
<b>Rwandan franc</b>	2500.00 RWF
<b>Saint Helena pound</b>	2.00 SHP
<b>Salvadoran Colón</b>	22.50 SVC
<b>São Tomé And Príncipe Dobra</b>	55 STN
<b>Saudi riyal</b>	9.00 SAR
<b>Serbian dinar</b>	265.00 RSD
<b>Seychelles rupee</b>	34.00 SCR
<b>Singapore dollar</b>	4.00 SGD
<b>Slovak koruna</b>	70.00 SKK
<b>Solomon Islands dollar</b>	21.00 SBD
<b>Somali shilling</b>	1449.00 SOS
<b>Somoni</b>	26.00 TJS
<b>Sri Lanka rupee</b>	454.00 LKR
<b>Surinam dollar</b>	19.00 SRD
<b>Swedish krona</b>	18.00 SEK
<b>Swiss franc</b>	3.50 CHF
<b>Tala</b>	7.00 WST
<b>Tanzanian shilling</b>	5760.00 TZS
<b>Tenge</b>	943.00 KZT

<b>Currency</b>	<b>Fee</b>
<b>Thai baht</b>	90.00 THB
<b>Trinidad and Tobago dollar</b>	17.00 TTD
<b>Tugrik</b>	6867.00 MNT
<b>Tunisian dinar</b>	7.50 TND
<b>Turkish lira</b>	35 TRY
<b>Turkmenistani Manat</b>	10.00 TMT
<b>Uganda shilling</b>	9194.00 UGX
<b>UAE dirham</b>	10.00 AED
<b>UK pounds sterling</b>	1.50 GBP
<b>US dollar</b>	2.50 USD
<b>Uruguay peso</b>	50.00 UYI/UYU
<b>Uzbekistani Som</b>	30,000.00 UZS
<b>Vatu</b>	291.00 VUV
<b>Venezuelan bolivar</b>	15,000,000.00 VES
<b>Won</b>	2915.00 KRW
<b>Yemeni rial</b>	626.00 YER
<b>Yuan renminbi</b>	17.00 CNY
<b>Zambian kwacha</b>	55.00 ZMW

# 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
<b>Bank Return on Withdrawal/Transfer out of PayPal</b>	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.	See <a href="#">Bank Return on Withdrawal/Transfer out of PayPal Table</a> below.
<b>Credit Card and Debit Card Confirmation(s)</b>	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.	See <a href="#">Credit Card and Debit Card Link and Confirmation Table</a> below.
<b>Inactive PayPal Account</b>	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See <a href="#">Inactive PayPal Account Fee Table</a> below.
<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 GBP or 12.00 EUR (per item)

## Bank Return on Withdrawal/Transfer out of PayPal Table

<b>Market/Region</b>	<b>Rate</b>
<b>Czech Republic users</b>	200.00 CZK
<b>Hungarian users</b>	1500.00 HUF
<b>Users registered in the Eurozone</b>	3.00 EUR

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

<b>Currency</b>	<b>Rate</b>
<b>Australian dollar</b>	2.00 AUD
<b>Brazilian real</b>	4.00 BRL
<b>Canadian dollar</b>	2.45 CAD
<b>Czech koruna</b>	50.00 CZK
<b>Danish krone</b>	12.50 DKK
<b>Euro</b>	1.50 EUR
<b>Hong Kong dollar</b>	15.00 HKD
<b>Hungarian forint</b>	400.00 HUF
<b>Israeli new shekel</b>	8.00 ILS
<b>Japanese yen</b>	200.00 JPY
<b>Malaysian ringgit</b>	Not Applicable
<b>Mexican peso</b>	20.00 MXN

<b>Currency</b>	<b>Rate</b>
<b>New Taiwan dollar</b>	70.00 TWD

<b>Currency</b>	<b>Rate</b>
<b>New Zealand dollar</b>	5.00 NZD
<b>Norwegian krone</b>	15.00 NOK
<b>Philippine peso</b>	100.00 PHP
<b>Polish zloty</b>	6.50 PLN
<b>Russian ruble</b>	60.00 RUB
<b>Singapore dollar</b>	3.00 SGD
<b>Swedish krona</b>	15.00 SEK
<b>Swiss franc</b>	3.00 CHF
<b>Thai baht</b>	70.00 THB
<b>UK pounds sterling</b>	1.00 GBP
<b>US dollar</b>	1.95 USD

## Inactive PayPal Account Table

<b>Currency</b>	<b>Fee</b>
<b>Czech koruna</b>	270.00 CZK
<b>Danish krone</b>	75.00 DKK
<b>Euro</b>	10.00 EUR
<b>Hungarian forint</b>	3600.00 HUF
<b>Norwegian krone</b>	105.00 NOK
<b>Polish zloty</b>	45.00 PLN
<b>Swedish krona</b>	100.00 SEK

<b>Currency</b>	<b>Fee</b>
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP