

**Last Updated: 1, August 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’.

**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 Donations

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

## 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>

## 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

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

<b>Currency</b>	<b>Fee</b>
<b>Brazilian real</b>	0,60 BRL
<b>Canadian dollar</b>	0,30 CAD
<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

Currency	Fee
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

# 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

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

Market of recipient's address	Rate
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
Bank account	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
US bank account	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)
Cards	<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:

<b>Currency</b>	<b>Minimum Fee</b>	<b>Maximum Fee</b>
<b>Armenian dram</b>	135.00 AMD	5250.00 AMD
<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>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>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	2900.00 HUF
<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>Kuwaiti dinar</b>	1 KWD	No Max
<b>Kyrgyzstani som</b>	22.50 KGS	850.00 KGS



<b>Currency</b>	<b>Minimum Fee</b>	<b>Maximum Fee</b>
<b>Malaysian ringgit</b>	1.00 MYR	40.00 MYR
<b>Mexican peso</b>	5.00 MXN	200.00 MXN
<b>Mozambican metical</b>	20.00 MZN	750.00 MZN
<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>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>Rwandan franc</b>	250.00 RWF	10,000.00 RWF
<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>	1.50 TRY	60.00 TRY

Currency	Minimum Fee	Maximum Fee
<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>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
<b>Albania lek</b>	276.00 ALL
<b>Algerian dinar</b>	300.00 DZD
<b>Angola kwanza</b>	1233.00 AOA
<b>Argentine peso</b>	8.00 ARS
<b>Armenian dram</b>	1350.00 AMD
<b>Aruban florin</b>	5.00 AWG
<b>Australian dollar</b>	3.50 AUD
<b>Azerbaijan manat</b>	4.50 AZN

<b>Currency</b>	<b>Fee</b>
<b>Bahamian dollar</b>	3.00 BSD
<b>Bahraini dinar</b>	1.00 BHD
<b>Balboa</b>	2.50 PAB
<b>Barbados dollar</b>	5.00 BBD
<b>Belizean dollar</b>	5.00 BZD
<b>Bermudian dollar</b>	3.00 BMD
<b>Bhutan ngultrum</b>	178.00 BTN
<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>Currency</b>	<b>Fee</b>
<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>Currency</b>	<b>Fee</b>
<b>Czech koruna</b>	55.00 CZK
<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>Estonian kroon</b>	30.00 EEK
<b>Ethiopian birr</b>	80.00 ETB
<b>Euro</b>	2.00 EUR

<b>Currency</b>	<b>Fee</b>
<b>Falkland Islands pound</b>	2.00 FKP
<b>Fiji dollar</b>	5.00 FJD
<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>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>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>Kuna</b>	15.00 HRK
<b>Kuwaiti dinar</b>	2.50 KWD

<b>Currency</b>	<b>Fee</b>
<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>	1.50.00 LVL
<b>Leone</b>	24662.00 SLL
<b>Lempira</b>	62.00 HNL
<b>Lilangeni</b>	36.00 SZL
<b>Lithuanian litas</b>	7.00 LTL
<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>	937.00 MRO
<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>Naira</b>	906.00 NGN

<b>Currency</b>	<b>Fee</b>
<b>Namibia dollar</b>	36.00 NAD
<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>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>Rupiah</b>	23000.00 IDR

<b>Currency</b>	<b>Fee</b>

<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>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>Thai baht</b>	90.00 THB
<b>Trinidad and Tobago dollar</b>	17.00 TTD



<b>Currency</b>	<b>Fee</b>
<b>Tugrik</b>	6867.00 MNT
<b>Tunisian dinar</b>	7.50 TND
<b>Turkish lira</b>	3.80 TRY
<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>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 below</a> .
<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 below</a> .
<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 below</a> .
<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

Market/Region	Rate
<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

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<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>New Zealand dollar</b>	3.00 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

Currency	Rate
Singapore dollar	3.00 SGD
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP
US dollar	1.95 USD

## Inactive PayPal Account Table

Currency	Fee
Czech koruna	270.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3600.00 HUF
Norwegian krone	105.00 NOK
Polish zloty	45.00 PLN
Swedish krona	100.00 SEK
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP