Last Updated: 10, January 2023

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates Page</u>. 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 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 <u>Market/Region Grouping Table</u>. If any fees are displayed on our fee pages in currencies other than Brazilian Reais, they will be charged in the equivalent amount in Brazilian Reais.

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 <u>Market Code Table</u>.

Relevant Market/ Region

Rates published below apply to PayPal accounts of residents of the following market/region:

Market/Region list

Brazil (BR)

Commercial Transaction Rates

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 more information please see the fees for selling and receiving payments in our User Agreement.

Standard rate for receiving domestic transactions

| Transaction Type | Rate |
|-------------------------|--------------------------|
| Commercial Transactions | 4.79% + <u>fixed fee</u> |

Receiving international transactions

The fee for receiving domestic transactions applies plus the <u>additional percentage-based fee for international</u> <u>commercial transactions</u>.

Additional percentage-based fee for international commercial transactions

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

| Transaction Type | Rate |
|-------------------------|--------|
| Commercial Transactions | +1.61% |

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 |
| 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 |
| US dollar | 0.30 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 by you. Any reference to "fixed fee" means the fixed fee for charity transactions.

Receiving domestic charity transactions

| Payment Type | Rate |
|----------------------|------------------------------------|
| Charity Transactions | Commercial transaction rates apply |

Receiving international charity transactions

| Payment Type | Rate |
|----------------------|------------------------------------|
| Charity Transactions | Commercial transaction rates apply |

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 |
| | |

| 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 |
| US dollar | 0.30 USD |

Installment Payments

Buyers may elect to pay you in installments. The option to select two to twelve installment payments is available to buyers. <u>Commercial transaction rates</u> plus the installment processing fee below will apply to these payments. The installment processing fee applies per installment payment.

Receiving installment transactions

| Transaction | Rate |
|-------------------------|-------------------------------------|
| Installment transaction | Commercial transaction rate + 1.92% |

PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment.

Sending PayPal Payouts

| Transaction | Rate | |
|----------------|--|--|
| PayPal Payouts | 2% of total transaction amount (not to exceed the maximum fee cap below) | |

BR PayPal Payouts: PayPal Payouts is available to Balance Business Accounts and can only be funded by your PayPal balance in Brazilian Reais. PayPal Payouts are not available for international payments.

Maximum fee cap for PayPal Payouts

Brazilian real

2.00 BRL

Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 7.99 BRL. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received by you. Please <u>contact us</u> to apply for the Micropayment rate.

Receiving micropayments

| Transaction | Rate |
|--|--|
| Domestic micropayments & micropayments for Digital Goods | 9.50% + micropayments fixed fee |
| International micropayments & micropayments for Digital Goods | 10.50% + micropayments <u>fixed</u> fee |

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 |
| | |

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

Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout (PayPal Plus), 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).

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 |
| | |

| Currency | Fee |
|--------------|------------|
| Mexican peso | 110.00 MXN |

| Currency | Fee |
|--------------------|------------|
| New Taiwan dollar | 330.00 TWD |
| 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 |

Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution. Please see the <u>User Agreement</u> for more information about Standard and High Volume Dispute fees.

Standard Dispute Fees

| Currency | Fee |
|--------------------|-------------|
| Australian dollar | 12.00 AUD |
| Brazilian real | 35.00 BRL |
| Canadian dollar | 10.00 CAD |
| Czech koruna | 185.00 CZK |
| Danish krone | 55.00 DKK |
| Euro | 7.00 EUR |
| Hong Kong dollar | 65.00 HKD |
| Hungarian forint | 2450.00 HUF |
| Indian Rupee | 580.00 INR |
| Israeli new shekel | 30.00 ILS |
| Japanese yen | 870.00 JPY |
| Malaysian ringgit | 35.00 MYR |
| Mexican peso | 160.00 MXN |

| Currency | Fee |
|--------------------|------------|
| New Taiwan dollar | 250.00 TWD |
| New Zealand dollar | 13.00 NZD |
| Norwegian krone | 75.00 NOK |

| Currency | Fee |
|--------------------|------------|
| Philippine peso | 405.00 PHP |
| Polish zloty | 30.00 PLN |
| Russian ruble | 600.00 RUB |
| Singapore dollar | 11.00 SGD |
| Swedish krona | 75.00 SEK |
| Swiss franc | 8.00 CHF |
| Thai baht | 250.00 THB |
| UK pounds sterling | 6.00 GBP |
| US dollar | 8.00 USD |
| | |

High Volume Dispute Fees

| Currency | Fee |
|-------------------|------------|
| Australian dollar | 24.00 AUD |
| Brazilian real | 70.00 BRL |
| Canadian dollar | 20.00 CAD |
| Czech koruna | 370.00 CZK |
| Danish krone | 110.00 DKK |
| Euro | 14.00 EUR |
| Hong Kong dollar | 130.00 HKD |
| | |

| Currency | Fee |
|--------------------|-------------|
| Hungarian forint | 4900.00 HUF |
| Indian Rupee | 1160.00 INR |
| Israeli new shekel | 60.00 ILS |
| Japanese yen | 1740.00 JPY |
| Malaysian ringgit | 70.00 MYR |
| Mexican peso | 320.00 MXN |

| Currency | Fee |
|--------------------|-------------|
| New Taiwan dollar | 500.00 TWD |
| New Zealand dollar | 26.00 NZD |
| Norwegian krone | 150.00 NOK |
| Philippine peso | 810.00 PHP |
| Polish zloty | 60.00 PLN |
| Russian ruble | 1200.00 RUB |
| Singapore dollar | 22.00 SGD |
| Swedish krona | 150.00 SEK |
| Swiss franc | 16.00 CHF |
| Thai baht | 500.00 THB |
| UK pounds sterling | 12.00 GBP |
| US dollar | 16.00 USD |
| | |

Currency Conversions

When transactions require a currency conversion, PayPal engages a licensed bank to perform the currency conversion. For information about currency conversion, please see the <u>user agreement</u>.

The exchange rate is determined based on rates available in the wholesale currency market and PayPal applies the Currency Conversion Fee to the exchange rate. The fee depends on the type of currency conversion, as follows:

Conversion of payments when received in another currency

Includes PayPal Payouts:

Rate

3.50% 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 BRL):

Rate

4.50% above the base exchange rate (to form the transaction exchange rate)

Withdrawals Out of PayPal

If you have a Balance Business Account you can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account.

Withdrawing a balance from a Balance Business Account

| Withdrawal/Transfer to | Withdrawal/Transfer Type | Rate |
|------------------------|--------------------------|--------|
| Bank account | Standard | No Fee |

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 |
|------------------------------|---|--------|
| | This fee is charged when a withdrawal/transfer to a bank or | |
| Bank Return on | payment account is attempted | |
| Withdrawals/Transfers out of | by a user and it fails because | No Fee |
| PayPal | incorrect bank account | |
| | information or delivery | |
| | information is provided. | |
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| Activity | Description | Rate |
|-----------------------------------|-----------------|---|
| Commercial Transaction Refunds | Full Refunds | • 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. |
| | Partial Refunds | • 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. |