

**Last Updated: 5, 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'.

**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](#). 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.

**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

**Brazil (BR)**

# 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 <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 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.

# 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 [user agreement](#).

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 Mass Payments:

| Rate  |
|---|
| <b>3.50% above the base exchange rate (to form the transaction exchange rate)</b> |

## Conversions in all other cases

Rates for all other currency conversions (e.g. when sending payments not in BRL):

| Rate  |
|---|
| <b>4.50% above the base exchange rate (to form the transaction exchange rate)</b> |

# Transfers Out of PayPal

You can typically transfer money out of PayPal by standard transfers to your linked bank account.

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

| <b>Transfer to</b> | <b>Transfer Type</b> | <b>Rate</b> |
|--------------------|----------------------|-------------|
| Bank account       | Standard             | No Fee      |

## Other Consumer Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

### Other Fees

| <b>Activity</b>                              | <b>Description</b>  | <b>Rate</b> |
|--|---|-------------|
| <b>Bank Return on Transfer out of PayPal</b> | 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. | No Fee      |