#### Last Updated: 15, November 2022

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>.

**Market Code Table:** We may refer to two-letter market/region 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

Canada (
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### **Commercial Transaction Rates**

When you buy or sell goods or services, receive payments through QR codes, make any other commercial type of transaction, or receive a payment when you "request money" using PayPal, we call that a "commercial transaction".

#### Standard rate for receiving domestic transactions

Transaction Type	Rate

Transaction Type	Rate
Commercial Transactions	2.90% + <u>fixed fee</u>
QR code Transactions – 10.01 CAD and above	1.90% + <u>fixed fee</u>
QR code Transactions – 10.00 CAD and below	2.40% + <u>fixed fee</u>

#### **Receiving international transactions**

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

# Additional percentage-based fee for international commercial transactions

Payment Type	Rate
US - Commercial Transactions	0.80%
All other countries - Commercial Transactions	1.00%
US - QR code Transactions	0.80%
All other countries - QR code Transactions	1.00%

### 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

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Currency	Fee
Australian dollar	0.10 AUD
Brazilian real	0.20 BRL
Canadian dollar	0.10 CAD
Czech koruna	3.00 CZK
Danish krone	0.70 DKK
Euro	0.10 EUR
Hong Kong dollar	0.80 HKD
Hungarian forint	30.00 HUF
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

Currency	Fee
New Taiwan dollar	3.00 TWD
New Zealand dollar	0.15 NZD
Norwegian krone	1.00 NOK
Philippine peso	5.00 PHP
Polish zloty	0.50 PLN
Russian ruble	3.00 RUB
Singapore dollar	0.20 SGD
Swedish krona	1.00 SEK
Swiss franc	0.10 CHF

Currency	Fee
Thai baht	4.00 THB
UK pounds sterling	0.10 GBP
US dollar	0.10 USD

# Fixed fee for QR code transactions 10.00 CAD and below (based on currency received)

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.50 CZK
Danish krone	0.35 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	6.00 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

Currency	Fee
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	1.50 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.50 SEK
Swiss franc	0.05 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

#### Other fees for using Commercial Transactions

Activity	Description	Fee
Campaign Fee – Store Cash transactions	All applicable PayPal transaction fees are calculated from the cart total, after any Store Cash offers are applied by the PayPal user. For more information about Campaign Fee calculations, please see the <a href="PayPal Store Cash Terms">PayPal Store Cash Terms and Conditions</a> .	8.00%

# **Receiving and Sending Donations**

When you accept the <u>User Agreement</u> or the <u>PayPal Fundraisers Terms and Conditions</u> 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
QR code Transactions – 10.01 CAD and above	Commercial Transaction Rates Apply
QR code Transactions – 10.00 CAD and below	Commercial Transaction Rates Apply
PayPal Fundraisers (Listed)	Commercial Transaction Rates Apply
PayPal Fundraisers (Unlisted)	No fee
All other Donations	2.90% + <u>fixed fee</u>

### **Receiving international donations**

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

#### Additional percentage-based fee for international donations

Payment Type	Fee
US - Commercial Transactions	0.80%
All other countries - Commercial Transactions	1.00%

### 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

Currency	Fee
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

# **Standard rate for sending domestic donations**

Payment Type	Rate	

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All other Donations	No fee

#### Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable <u>additional percentage-based fee for international donations (international fee)</u>.

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	<u>Sending and Receiving Money Rates (i.e., sending international personal transactions rates)</u>
All other Donations	No Fee (when no <u>currency conversion</u> is involved)

# **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 and donations received in your PayPal account. Any reference to "fixed fee" means the fixed fee for charity transactions.

### Receiving domestic charity transactions

Transaction Type	Rate
Charity Transactions	1.60% + <u>fixed fee</u>
QR code Transactions – 10.01 CAD and above	Commercial Transaction Rates Apply
QR code Transactions – 10.00 CAD and below	Commercial Transaction Rates Apply

### **Receiving international charity transactions**

Where sender's market/region is	Rate
Charity Transactions	1.60% + <u>fixed fee</u>
All other countries	2.60% + <u>fixed fee</u>

## 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
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

Currency	Fee
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

# **Alternative Payment Method Rates**

We may allow your customers to choose any of the alternative payment methods (APM) listed in our APM agreement at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

# **PayPal Here Rates**

Our PayPal Here solution is ideal for getting you paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time. Use of PayPal Here is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the <a href="PayPal Here agreement">PayPal Here agreement</a>. These rates will apply to all commercial transaction payments received using PayPal Here.

#### Standard rate for receiving transactions using PayPal Here

Payment type	Rate

Payment type	Rate
Keyed Transactions	3.50% + 0.15 CAD
PayPal Transactions	2.70%
Swiped Transactions	2.70%

#### Receiving international transactions using PayPal Here

Payment Type	Rate
Keyed Transactions	4.50% + 0.15 CAD
PayPal Transactions	3.70%
Swiped Transactions	3.70%

# **PayPal Online Card Payment Services**

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the PayPal Online Card Payment Services Agreement. These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the PayPal Online Card Payment Services Agreement.

# **Receiving domestic transactions using PayPal Online Card Payment Services**

Payment type	Rate
Advanced Credit and Debit Card Payments	2.70% + <u>fixed fee</u>
Payments Pro	2.90% + <u>fixed fee</u>
Payments Pro - American Express Transactions	3.50%
Virtual Terminal	3.10% + <u>fixed fee</u>

Payment type	Rate
Virtual Terminal - American Express Transactions	3.50%

**Discount Rates:** Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the <u>PayPal Online Card Payment Services Agreement</u>.

# Receiving international transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	Standard Advanced Credit and Debit Card Payment Rates <u>Apply</u>
Payments Pro - US Transactions	3.70%+ <u>fixed fee</u>
Payments Pro - Other International Transactions	3.90% + <u>fixed fee</u>
Payments Pro - American Express Transactions	Standard Pro Transaction Rates Apply
Virtual Terminal - US Transactions	3.90% + <u>fixed fee</u>
Virtual Terminal - Other International Transactions	4.10% + <u>fixed fee</u>
Virtual Terminal - American Express Transactions	Standard Virtual Terminal Transaction Rates Apply

**Discount Rates:** Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the <u>PayPal Online Card Payment Services Agreement</u>.

# **Charity rates for receiving transactions using PayPal Online Card Payment Services**

Subject to eligibility, application, and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation, on the following criteria: qualifying monthly sales volume, size of average shopping cart, and an account in good standing. See the <u>PayPal Online Card Payment Services Agreement</u> for more details.

Payment Type	Rate
Payments Pro	2.20% + <u>fixed fee</u>
Payments Pro – American Express Transactions	Standard Pro Transaction Rates Apply
Virtual Terminal	2.40% + <u>fixed fee</u>
Virtual Terminal - American Express Transactions	Standard Virtual Terminal Transaction Rates Apply

# Fixed fee for PayPal Online Card Payment Services 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

Currency	Fee
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

# Other fees for using PayPal Online Card Payment Services

Activity	
Advanced Fraud Protection Services	
Description	Fee
Optional Service	<ul> <li>10.00 CAD per month</li> <li>0.05 CAD per transaction</li> </ul>
Activity	
Additional Risk Factors	
Description	Fee

Activity	
If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Activity	
Card Verification Transactions	
Description	Fee
For each account verification request	0.30 CAD
Activity	
Chargeback Protection	
Description	Fee
Optional Service for Advanced Credit and Debit Card Payments	0.80% per transaction
Activity	
Failure to implement Express Checkout	
Description	Fee
If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice.	1.00% per transaction
Activity	
Monthly Fees	
Description	Fee
Payments Advanced	10.00 CAD
Payments Pro	30.00 CAD + GST/HST
Websites Payments Pro	30.00 CAD + GST/HST

Activity	
Virtual Terminal	30.00 CAD + GST/HST
Activity	
Uncaptured Authorization Transactions	
Description	Fee
For each successful but uncaptured authorization transaction.	0.30 CAD

# **Payment Gateway**

<u>Payflow Pro</u> gives you the flexibility to design a checkout page that matches your site's branding, and <u>Payflow Link</u> comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the <u>Payflow Gateway Services Agreement</u>.

#### **Receiving transactions using Payflow**

Payment type	Fee
Payflow Pro Transaction	0.10 CAD
Payflow Link Transaction	0.10 CAD

#### Other fees for using Payflow

Activity		
Monthly Fees		
Description	Fee	
Payflow Pro	25.00 + GST/HST	
Payflow Link	No fee	
Activity		

Activity	
PayPal Recurring Billing Service (Monthly)	
Description	Fee
Payflow Pro	10.00 CAD
Payflow Link	10.00 CAD
Activity	
PayPal Fraud Protection Services (Monthly)	
Description	Fee
Basic Package	No fee
Advanced Package	10.00 CAD
Buyer Authentication +	10.00 CAD

# **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 and currency in which it is sent.

#### **Sending PayPal Payouts**

Transaction	Rate
Canada & US	2% of total transaction amount (not to exceed the domestic <u>maximum fee cap</u> <u>below</u> )
Canada & US	
• When using the Payouts API	Flat Rate see <u>fee table below</u>

Transaction	Rate
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international <u>maximum fee cap</u> <u>below</u> )

# Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
Australian dollar	1.25 AUD	0.32 AUD	24.00 AUD
Brazilian real	2.00 BRL	0.50 BRL	40.00 BRL
Canadian dollar	1.25 CAD	0.32 CAD	24.00 CAD
Czech koruna	24.00 CZK	6.00 CZK	400.00 CZK
Danish krone	6.00 DKK	1.50 DKK	120.00 DKK
Euro	0.85 EUR	0.22 EUR	16.00 EUR
Hong Kong dollar	7.00 HKD	1.75 HKD	160.00 HKD
Hungarian forint	210.00 HUF	53.00 HUF	6000.00 HUF
Israeli new shekel	4.00 ILS	1.00 ILS	80.00 ILS
Japanese yen	120.00 JPY	30.00 JPY	2000.00 JPY
Malaysian ringgit	4.00 MYR	Not Applicable	80.00 MYR
Mexican peso	11.00 MXN	2.75 MXN	300.00 MXN
New Taiwan dollar	33.00 TWD	8.00 TWD	800.00 TWD

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
New Zealand dollar	1.50 NZD	0.38 NZD	30.00 NZD
Norwegian krone	6.75 NOK	1.70 NOK	120.00 NOK
Philippine peso	50.00 PHP	12.50 PHP	1000.00 PHP
Polish zloty	3.00 PLN	0.75 PLN	60.00 PLN
Russian ruble	30.00 RUB	60.00 RUB	600.00 RUB
Singapore dollar	1.60 SGD	0.40 SGD	32.00 SGD
Swedish krona	9.00 SEK	2.25 SEK	160.00 SEK
Swiss franc	1.30 CHF	0.33 CHF	20.00 CHF
Thai baht	36.00 THB	9.00 THB	800.00 THB
UK pounds sterling	0.65 GBP	0.17 GBP	14.00 GBP
US dollar	1.00 USD	0.25 USD	20.00 USD

# 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 businesses that process payments under 12.00 CAD. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please contact us to apply for the Micropayment rate.

### **Receiving micropayments**

Transaction	Rate

Transaction	Rate
Canada and US	5.0% + micropayments <u>fixed fee</u>
Other International micropayments	6.0% + micropayments <u>fixed fee</u>

# 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
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

Currency	Fee
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	0.05 USD

# **Chargeback Fees**

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, 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	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK

Currency	Fee
Euro	16.00 EUR
Hong Kong dollar	155.00 HKD
Hungarian forint	4,325.00 HUF
Israeli new shekel	75.00 ILS
Japanese yen	1,875.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	250.00 MXN

Currency	Fee
New Taiwan dollar	625.00 TWD
New Zealand dollar	28.00 NZD
Norwegian krone	125.00 NOK
Philippine peso	900.00 PHP
Polish zloty	65.00 PLN
Russian ruble	640.00 RUB
Singapore dollar	28.00 SGD
Swedish krona	150.00 SEK
Swiss franc	22.00 CHF
Thai baht	650.00 THB
UK pounds sterling	14.00 GBP
US dollar	20.00 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.

Dispute fees will be applied in the currency of the original transaction.

#### **Standard Dispute Fees**

Currency	Fee
Australian dollar	25.00 AUD
Brazilian real	65.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	350.00 CZK
Danish krone	100.00 DKK
Euro	14.00 EUR
Hong Kong dollar	115.00 HKD
Hungarian forint	4,585.00 HUF
Indian Rupee	1080.00 INR
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

Currency	Fee
New Taiwan dollar	455.00 TWD

Currency	Fee
New Zealand dollar	25.00 NZD
Norwegian krone	140.00 NOK
Philippine peso	760.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1125.00 RUB
Singapore dollar	20.00 SGD
Swedish krona	145.00 SEK
Swiss franc	15.00 CHF
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP
US dollar	15.00 USD

# **High Volume Dispute Fees**

Currency	Fee
Australian dollar	50.00 AUD
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD

Currency	Fee
Hungarian forint	9170.00 HUF
Indian Rupee	2160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

Currency	Fee
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD
Norwegian krone	280.00 NOK
Philippine peso	1520.00 PHP
Polish zloty	120.00 PLN
Russian ruble	2250.00 RUB
Singapore dollar	40.00 SGD
Swedish krona	290.00 SEK
Swiss franc	30.00 CHF
Thai baht	930.00 THB
UK pounds sterling	24.00 GBP
US dollar	30.00 USD

# **Currency Conversions**

For information about how we convert currency, please see the <u>user agreement</u>. The fee depends on the type of transaction and currency being converted. You will be charged the minimum rates set out below, or such other amounts as may be disclosed to you during the transaction.

#### Converting payments in another currency

For any currency conversions that occur when sending/receiving personal payments, commercial transactions and when using PayPal Payouts:

Currency	Minimum Rate
Canadian dollar	4.00%
US dollar	4.00%
All Other Currencies	4.00%

Notice: Residents of Quebec will be charged the minimum rate set out above.

#### Conversions in all other cases

For all other currency conversions:

Minimum Rate	
3.00%	

**Notice:** Residents of Quebec will be charged the minimum rate set out above.

# **E-cheque Fees**

Sometimes the sender of a payment you receive may use an E-cheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the <u>User Agreement</u> for more information about E-cheque.

When you receive an E-cheque funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

### **Receiving E-cheque fees**

Payment type	Rate
Per each payment transaction	Commercial Transaction Rates

#### Maximum fee cap for E-cheque

Currency	Maximum fee cap
Australian dollar	300.00 AUD
Brazilian real	500.00 BRL
Canadian dollar	300.00 CAD
Czech koruna	5000.00 CZK
Danish krone	1500.00 DKK
Euro	200.00 EUR
Hong Kong dollar	2500.00 HKD
Hungarian forint	54000.00 HUF
Israeli new shekel	1160.00 ILS
Japanese yen	24,000.00 JPY
Malaysian ringgit	1000.00 MYR
Mexican peso	3500.00 MXN

Currency	Maximum fee cap
New Taiwan dollar	9000.00 TWD
New Zealand dollar	400.00 NZD
Norwegian krone	1600.00 NOK
Philippine peso	13,000.00 PHP
Polish zloty	800.00 PLN
Russian ruble	12,000.00 RUB
Singapore dollar	400.00 SGD
Swedish krona	1800.00 SEK
Swiss franc	300.00 CHF
Thai baht	9000.00 THB
UK pounds sterling	200.00 GBP
US dollar	300.00 USD

# Withdrawals Out of PayPal

You can typically withdraw money out of PayPal to your linked bank account. A currency conversion (and <u>currency conversion</u> <u>fees</u>) may also apply.

### Withdrawing from a PayPal business account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Local	No Fee (when no <u>currency conversion</u> is involved)

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
	Instant	
	With eligible linked debit card	1.50% of amount transferred
	• Withdrawal limits apply, <u>see table</u> <u>below</u>	Minimum fees apply, see table below

#### **Withdrawal Limits**

Frequency	Maximum (up to)
Per transaction	5000.00 CAD
Per day	5000.00 CAD
Per week	5000.00 CAD
Per month	15000.00 CAD

#### **Minimum fees**

Based on withdrawal currency:

Currency	Minimum Fee
Canadian dollar	0.50 CAD

# **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

Activity	Description	Rate
Bank Return on Withdrawal/Transfer out of PayPal	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.	No Fee
Commercial	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.
Transaction Refunds	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.
Credit Card and Debit Card Confirmation(s)	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 Credit Card and Debit Card Link and Confirmation Table below.
Inactive PayPal Account	The inactivity fee will be the lesser of the published fee or the remaining balance in your account.	20.00 CAD

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

Currency	Fee
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL
Canadian dollar	2.45 CAD