

**Last Updated: 17, April 2024**

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 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 [Market/Region Grouping Table](#).

**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 [Market Code Table](#).

## Relevant Market/ Region

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

### Market/Region list

Canada (CA)

## 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
Commercial Transactions	2.90% + <a href="#">fixed fee</a>
QR code Transactions – 10.01 CAD and above	1.90% + <a href="#">fixed fee</a>
QR code Transactions – 10.00 CAD and below	2.40% + <a href="#">fixed fee</a>

## Receiving international transactions

The fee for receiving domestic transactions applies plus the [additional percentage-based fee for international commercial 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

<b>Currency</b>	<b>Fee</b>
<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
<b>Swedish krona</b>	3.25 SEK

<b>Currency</b>	<b>Fee</b>
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

**Fixed fee for QR code transactions 10.01 CAD and above (based on currency received)**

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

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	3.00 TWD
<b>New Zealand dollar</b>	0.15 NZD
<b>Norwegian krone</b>	1.00 NOK
<b>Philippine peso</b>	5.00 PHP
<b>Polish zloty</b>	0.50 PLN
<b>Russian ruble</b>	3.00 RUB
<b>Singapore dollar</b>	0.20 SGD
<b>Swedish krona</b>	1.00 SEK
<b>Swiss franc</b>	0.10 CHF
<b>Thai baht</b>	4.00 THB
<b>UK pounds sterling</b>	0.10 GBP
<b>US dollar</b>	0.10 USD

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

<b>Currency</b>	<b>Fee</b>
<b>Australian dollar</b>	0.05 AUD
<b>Brazilian real</b>	0.10 BRL
<b>Canadian dollar</b>	0.05 CAD
<b>Czech koruna</b>	1.50 CZK
<b>Danish krone</b>	0.35 DKK

<b>Currency</b>	<b>Fee</b>
<b>Euro</b>	0.05 EUR
<b>Hong Kong dollar</b>	0.39 HKD
<b>Hungarian forint</b>	15.00 HUF
<b>Israeli new shekel</b>	0.20 ILS
<b>Japanese yen</b>	6.00 JPY
<b>Malaysian ringgit</b>	0.20 MYR
<b>Mexican peso</b>	0.55 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	2.00 TWD
<b>New Zealand dollar</b>	0.08 NZD
<b>Norwegian krone</b>	0.47 NOK
<b>Philippine peso</b>	2.50 PHP
<b>Polish zloty</b>	0.23 PLN
<b>Russian ruble</b>	1.50 RUB
<b>Singapore dollar</b>	0.08 SGD
<b>Swedish krona</b>	0.50 SEK
<b>Swiss franc</b>	0.05 CHF
<b>Thai baht</b>	1.80 THB
<b>UK pounds sterling</b>	0.05 GBP

Currency	Fee
US dollar	0.05 USD

## Other fees for using Commercial Transactions

Activity	Description	Fee
<b>Campaign Fee – Store Cash transactions</b>	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 and Conditions</a> .	8.00%

# 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
<b>QR code Transactions – 10.01 CAD and above</b>	<a href="#">Commercial Transaction Rates Apply</a>
<b>QR code Transactions – 10.00 CAD and below</b>	<a href="#">Commercial Transaction Rates Apply</a>
<b>PayPal Fundraisers (Listed)</b>	<a href="#">Commercial Transaction Rates Apply</a>
<b>PayPal Fundraisers (Unlisted)</b>	No fee
<b>All other Donations</b>	2.90% + <a href="#">fixed fee</a>

# 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

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
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR



Currency	Fee
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
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

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)

## Charity Transaction Rates

Charity transaction rates are subject to application, eligibility, and pre-approval by PayPal, as further described in the Confirmed [Charity Terms and Conditions](#). Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account.

### Receiving domestic charity transactions

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

## Receiving international charity transactions

Where sender's market/region is	Rate
US	1.60% + <a href="#">fixed fee</a>
All other countries	2.60% + <a href="#">fixed fee</a>

## 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
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 [Annex 1](#) of your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

Our [Commercial Transaction Rates](#) apply when you receive APM funded payments.

## PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance 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% + <a href="#">fixed fee</a>
Advanced Credit and Debit Card Payments – American Express Transactions	3.50%
Payments Pro	2.90% + <a href="#">fixed fee</a>
Payments Pro - American Express Transactions	3.50%
Virtual Terminal	3.10% + <a href="#">fixed fee</a>
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 [PayPal Online Card Payment Services Agreement](#).*

## Receiving international transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments – US Transactions	3.50%+ <a href="#">fixed fee</a>
Advanced Credit and Debit Card Payments – Other International Transactions	3.70%+ <a href="#">fixed fee</a>

Payment type	Rate
<b>Advanced Credit and Debit Card Payments – American Express Transactions</b>	<a href="#">Standard Advanced Credit and Debit Card Payment Rates for American Express Transactions Apply</a>
<b>Payments Pro - US Transactions</b>	3.70%+ <a href="#">fixed fee</a>
<b>Payments Pro - Other International Transactions</b>	3.90% + <a href="#">fixed fee</a>
<b>Payments Pro - American Express Transactions</b>	<a href="#">Standard Pro Transaction Rates for American Express Transactions Apply</a>
<b>Virtual Terminal - US Transactions</b>	3.90% + <a href="#">fixed fee</a>
<b>Virtual Terminal - Other International Transactions</b>	4.10% + <a href="#">fixed fee</a>
<b>Virtual Terminal - American Express Transactions</b>	<a href="#">Standard Virtual Terminal Transaction Rates for American Express Transactions Apply</a>

**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 [PayPal Online Card Payment Services Agreement](#).*

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

Charity rates for receiving transactions using the below PayPal Online Card Payment Services are subject to eligibility, application and pre-approval by PayPal, as further described in the [Confirmed Charity Terms and Conditions](#). See the [PayPal Online Card Payment Services Agreement](#) for more details and the below services.

Payment Type	Rate
<b>Advanced Credit and Debit Card Payments</b>	1.60% + <a href="#">fixed fee</a>
<b>Advanced Credit and Debit Card Payments - US Transactions</b>	1.60% + <a href="#">fixed fee</a>

Payment Type	Rate
Advanced Credit and Debit Card Payments - Other International Transactions	2.60% + <a href="#">fixed fee</a>
Advanced Credit and Debit Card Payments - American Express Transactions	<a href="#">Standard Advanced Debit and Credit Card Payment Rates for American Express Transactions Apply</a>
Advanced Credit and Debit Card Payments - Interchange Plus Plus	<a href="#">Interchange Plus Plus Rates Apply</a>
Payments Pro	2.20% + <a href="#">fixed fee</a>
Payments Pro – American Express Transactions	<a href="#">Standard Pro Transaction Rates for American Express Transactions Apply</a>
Virtual Terminal	2.40% + <a href="#">fixed fee</a>
Virtual Terminal - American Express Transactions	<a href="#">Standard Virtual Terminal Transaction Rates for American Express Transactions Apply</a>

## Interchange Plus Plus fee structure for PayPal Online Card Payment Services transactions

Subject to activation in your account settings and your acceptance of the [PayPal Online Card Payment Services Agreement](#), the following alternative fee structure may apply to eligible Payment Types.

Payment Type	Rate
Advanced Credit and Debit Card Payments	Interchange Pass-through Costs + 0.89% + <a href="#">fixed fee</a> (collectively “Interchange Plus Plus”)

## Fixed fee for PayPal Online Card Payment Services transactions (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

## Other fees for using PayPal Online Card Payment Services

Activity	
Advanced Fraud Protection Services	
Description	Fee
Optional Service	<ul style="list-style-type: none"> <li>• 10.00 CAD per month</li> <li>• 0.05 CAD per transaction</li> </ul>
Activity	
Additional Risk Factors	
Description	Fee
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

<b>Activity</b>	
Card Verification Transactions	
<b>Description</b>	<b>Fee</b>
For each account verification request	0.30 CAD
<b>Activity</b>	
Chargeback Protection	
<b>Description</b>	<b>Fee</b>
Optional Service for Advanced Credit and Debit Card Payments	0.80% per transaction
<b>Activity</b>	
Failure to implement Express Checkout	
<b>Description</b>	<b>Fee</b>
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
<b>Activity</b>	
Monthly Fees	
<b>Description</b>	<b>Fee</b>
Advanced Credit and Debit Card Payments	No fee
Payments Advanced	10.00 CAD
Payments Pro	35.00 CAD + GST/HST
Websites Payments Pro	35.00 CAD + GST/HST

Activity	
Virtual Terminal	35.00 CAD + GST/HST
Activity	
Recurring Billing	
Description	Fee
Optional Service	Standard Transaction Fees Apply
Activity	
Recurring Payment Tool	
Description	Fee
Optional Service	Standard Transaction Fees Apply
Activity	
Uncaptured Authorization Transactions	
Description	Fee
For each successful but uncaptured authorization transaction.	0.30 CAD

## Payment Gateway

[Payflow Pro](#) gives you the flexibility to design a checkout page that matches your site's branding, and [Payflow Link](#) 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 [Payflow Gateway Services Agreement](#).

### 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	
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 <a href="#">maximum fee cap below</a> )
Canada & US	
<ul style="list-style-type: none"><li>When using the Payouts API</li></ul>	Flat Rate see <a href="#">fee table below</a>
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

## 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

<b>Currency</b>	<b>CA &amp; US Maximum Fee Cap</b>	<b>CA &amp; US – When using the Payouts API Fee</b>	<b>Other International Maximum Fee Cap</b>
<b>Czech koruna</b>	24.00 CZK	6.00 CZK	400.00 CZK
<b>Danish krone</b>	6.00 DKK	1.50 DKK	120.00 DKK
<b>Euro</b>	0.85 EUR	0.22 EUR	16.00 EUR
<b>Hong Kong dollar</b>	7.00 HKD	1.75 HKD	160.00 HKD
<b>Hungarian forint</b>	210.00 HUF	53.00 HUF	6000.00 HUF
<b>Israeli new shekel</b>	4.00 ILS	1.00 ILS	80.00 ILS
<b>Japanese yen</b>	120.00 JPY	30.00 JPY	2000.00 JPY
<b>Malaysian ringgit</b>	4.00 MYR	Not Applicable	80.00 MYR
<b>Mexican peso</b>	11.00 MXN	2.75 MXN	300.00 MXN
<b>New Taiwan dollar</b>	33.00 TWD	8.00 TWD	800.00 TWD
<b>New Zealand dollar</b>	1.50 NZD	0.38 NZD	30.00 NZD
<b>Norwegian krone</b>	6.75 NOK	1.70 NOK	120.00 NOK
<b>Philippine peso</b>	50.00 PHP	12.50 PHP	1000.00 PHP
<b>Polish zloty</b>	3.00 PLN	0.75 PLN	60.00 PLN
<b>Russian ruble</b>	30.00 RUB	60.00 RUB	600.00 RUB
<b>Singapore</b>	1.60 SGD	0.40 SGD	32.00 SGD

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
<b>dollar</b>			
<b>Swedish krona</b>	9.00 SEK	2.25 SEK	160.00 SEK
<b>Swiss franc</b>	1.30 CHF	0.33 CHF	20.00 CHF
<b>Thai baht</b>	36.00 THB	9.00 THB	800.00 THB
<b>UK pounds sterling</b>	0.65 GBP	0.17 GBP	14.00 GBP
<b>US dollar</b>	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
<b>Canada and US</b>	5.0% + micropayments <a href="#">fixed fee</a>
<b>Other International micropayments</b>	6.0% + micropayments <a href="#">fixed fee</a>

### Micropayments fixed fee

Based on payment currency:

<b>Currency</b>	<b>Fee</b>
<b>Australian dollar</b>	0.05 AUD
<b>Brazilian real</b>	0.10 BRL
<b>Canadian dollar</b>	0.05 CAD
<b>Czech koruna</b>	1.67 CZK
<b>Danish krone</b>	0.43 DKK
<b>Euro</b>	0.05 EUR
<b>Hong Kong dollar</b>	0.39 HKD
<b>Hungarian forint</b>	15.00 HUF
<b>Israeli new shekel</b>	0.20 ILS
<b>Japanese yen</b>	7.00 JPY
<b>Malaysian ringgit</b>	0.20 MYR
<b>Mexican peso</b>	0.55 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	2.00 TWD
<b>New Zealand dollar</b>	0.08 NZD
<b>Norwegian krone</b>	0.47 NOK
<b>Philippine peso</b>	2.50 PHP
<b>Polish zloty</b>	0.23 PLN
<b>Russian ruble</b>	2.00 RUB



Currency	Fee
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
Euro	16.00 EUR

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

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	625.00 TWD
<b>New Zealand dollar</b>	28.00 NZD
<b>Norwegian krone</b>	125.00 NOK
<b>Philippine peso</b>	900.00 PHP
<b>Polish zloty</b>	65.00 PLN
<b>Russian ruble</b>	640.00 RUB
<b>Singapore dollar</b>	28.00 SGD
<b>Swedish krona</b>	150.00 SEK
<b>Swiss franc</b>	22.00 CHF
<b>Thai baht</b>	650.00 THB
<b>UK pounds sterling</b>	14.00 GBP
<b>US dollar</b>	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 [User Agreement](#) 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
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

<b>Currency</b>	<b>Fee</b>
<b>Danish krone</b>	200.00 DKK
<b>Euro</b>	28.00 EUR
<b>Hong Kong dollar</b>	230.00 HKD
<b>Hungarian forint</b>	9170.00 HUF
<b>Indian Rupee</b>	2160.00 INR
<b>Israeli new shekel</b>	110.00 ILS
<b>Japanese yen</b>	3260.00 JPY
<b>Malaysian ringgit</b>	130.00 MYR
<b>Mexican peso</b>	600.00 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	910.00 TWD
<b>New Zealand dollar</b>	50.00 NZD
<b>Norwegian krone</b>	280.00 NOK
<b>Philippine peso</b>	1520.00 PHP
<b>Polish zloty</b>	120.00 PLN
<b>Russian ruble</b>	2250.00 RUB
<b>Singapore dollar</b>	40.00 SGD
<b>Swedish krona</b>	290.00 SEK
<b>Swiss franc</b>	30.00 CHF

Currency	Fee
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 [User Agreement](#). 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 [User Agreement](#) 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	<a href="#">Commercial Transaction Rates</a>

### Maximum fee cap for E-cheque

Currency	Maximum fee cap
Australian dollar	300.00 AUD
Brazilian real	500.00 BRL

<b>Currency</b>	<b>Maximum fee cap</b>
<b>Canadian dollar</b>	300.00 CAD
<b>Czech koruna</b>	5000.00 CZK
<b>Danish krone</b>	1500.00 DKK
<b>Euro</b>	200.00 EUR
<b>Hong Kong dollar</b>	2500.00 HKD
<b>Hungarian forint</b>	54000.00 HUF
<b>Israeli new shekel</b>	1160.00 ILS
<b>Japanese yen</b>	24,000.00 JPY
<b>Malaysian ringgit</b>	1000.00 MYR
<b>Mexican peso</b>	3500.00 MXN
<b>New Taiwan dollar</b>	9000.00 TWD
<b>New Zealand dollar</b>	400.00 NZD
<b>Norwegian krone</b>	1600.00 NOK
<b>Philippine peso</b>	13,000.00 PHP
<b>Polish zloty</b>	800.00 PLN
<b>Russian ruble</b>	12,000.00 RUB
<b>Singapore dollar</b>	400.00 SGD
<b>Swedish krona</b>	1800.00 SEK
<b>Swiss franc</b>	300.00 CHF
<b>Thai baht</b>	9000.00 THB



Currency	Maximum fee cap
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 [currency conversion fees](#)) may also apply.

## Withdrawing from a PayPal business account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Local	No Fee (when no <a href="#">currency conversion</a> is involved)
	<b>Instant</b> <ul style="list-style-type: none"> <li>• With eligible linked debit card</li> <li>• Withdrawal limits apply, <a href="#">see table below</a></li> </ul>	1.50% of amount transferred <ul style="list-style-type: none"> <li>• Minimum fees apply, <a href="#">see table below</a></li> </ul>

## Withdrawal Limits

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

Frequency	Maximum (up to)
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
<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.	No Fee
<b>Commercial Transaction Refunds</b>	Full Refunds	<ul style="list-style-type: none"> <li>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.</li> </ul>

Activity	Description	Rate
	<b>Partial Refunds</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<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 published fee or the remaining balance in your account.	20.00 CAD

## Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
<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