

**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](#).

**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

Canada (CA)
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## 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](#).

## 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

Payment method	Fee
PayPal balance or a bank account	No Fee
Cards	2.90% + <a href="#">fixed fee</a>

### Sending international personal transactions

Country of Recipient’s Account	Payment method	Rate
<a href="#">Europe I, Europe II, Northern Europe, and United States</a>	PayPal balance or a bank account	2.99 CAD
	Cards	2.99 CAD + 2.90% + <a href="#">fixed fee</a>
Any other country	PayPal balance or a bank account	4.99 CAD
	Cards	4.99 CAD + 2.90% + <a href="#">fixed fee</a>

**Fees charged in different currencies for sending payments:** We will collect the fee in the currency in which the fee is listed. To do this, we may need to convert the fee from the amount you send into the currency in which the fee is listed, 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)

## Fixed fee for personal 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

Currency	Fee
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 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 or Mass Pay products:

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.

## Transfers Out of PayPal

You can typically transfer money out of PayPal to your linked bank account or eligible cards. A currency conversion (and [currency conversion fees](#)) may also apply.

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

Transfer to	Transfer Type	Rate
	Local Account	No Fee (when no <a href="#">currency conversion</a> is involved)
Bank account	<b>Instant</b>	1.00% of amount transferred
	<ul style="list-style-type: none"><li>• With eligible linked debit card</li><li>• <a href="#">Withdrawal limits apply</a>.</li></ul>	<ul style="list-style-type: none"><li>• <a href="#">Maximum fees apply based on the card withdrawal currency, in the 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
Per month	15000.00 CAD

## Maximum fees

Based on withdrawal currency:

Currency	Maximum Fee
Canadian dollar	10.00 CAD

## 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 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
<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</a> below.

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
<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

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