

**Last Updated: 31, December 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](#).

International euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

**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 Countries/Territories

Rates published below apply to PayPal accounts of residents of the following countries/territories:

## Countries/Territories list

United Kingdom (UK)	Guernsey (GG)	Jersey (JE)
Gibraltar (GI)	Isle of Man (IM)	

# Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR Codes, 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”.

## Standard rate for receiving domestic transactions

Country/Territory of recipient’s address	Rate
Commercial Transactions	2.90% + <a href="#">fixed fee</a>
QR Code Transactions – 10.01 GBP and above	1.50% + <a href="#">fixed fee</a>
QR code Transactions – 10.00 GBP and below	2.00% + <a href="#">fixed fee</a>

## Receiving international transactions

The fee for receiving domestic commercial and QR Code transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

Additional percentage-based fee for international commercial transactions

Where sender’s country/territory is	Fee
Canada & US	2.00%
<a href="#">Europe I</a>	0.50%
<a href="#">Europe II</a>	2.00%
<a href="#">Northern Europe</a>	0.50%
Rest of the world	2.00%

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
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

Currency	Fee
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	0.30 GBP
US dollar	0.30 USD

### Fixed fee for QR Code transactions 10.01 GBP and above (based on currency received)

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

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

## Fixed fee for QR code transactions 10.00 GBP 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

# 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 in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

## Receiving domestic charity transactions

Transaction	Rate
Charity transactions	1.40% + <a href="#">fixed fee</a>

## Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

## Fixed fee for charity transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL

Currency	Fee
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

## Advanced Credit and Debit Card Payments

Use of Advanced Credit and Debit Card Payments is subject to eligibility, application, approval by PayPal and your acceptance of the terms of your country's/territory's [PayPal Online Card Payment Services Agreement](#). These rates will apply to all commercial transaction card payments received using Advanced Credit and Debit Card Payments (not as part of the New Checkout Solution). Any reference to “fixed fee” means the fixed fee for commercial transactions.

## Receiving domestic transactions using Advanced Credit and Debit Card Payments

Payment type	Rate
<b>Blended Pricing Fee Structure:</b> <ul style="list-style-type: none"><li>• Visa, MasterCard or Maestro card types</li></ul>	1.20% + <a href="#">fixed fee</a>
<b>Interchange Plus Fee Structure:</b> <ul style="list-style-type: none"><li>• Visa, MasterCard or Maestro card types</li></ul>	Interchange Fee + 1.20% + <a href="#">fixed fee</a>
American Express card types	3.50%

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using Advanced Credit and Debit Card Payments

The fee for receiving domestic transactions using Advanced Credit and Debit Card Payments applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

# 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 country’s APM agreement. You must accept the terms of your country’s [APM agreement](#) before receiving APM payments.

Our [Commercial Transaction Rates](#) apply when you receive APM funded payments. Additionally, if you are using the New Checkout Solution, a reduced rate may apply.

# New Checkout Solution

These rates apply to all commercial transaction payments received in your PayPal account when using the New Checkout Solution. Any reference to “fixed fee” means the fixed fee for commercial transactions. Use of the New Checkout Solution is subject to eligibility, application, approval by PayPal and the terms relating to the New Checkout Solution in the [User Agreement](#).

If you receive card payments using Advanced Credit and Debit Card Payments as part of the New Checkout Solution, the fees for [Advanced Credit and Debit Card Payments](#) apply.

## Receiving domestic transactions using the New Checkout Solution

Payment type	Rate
Card funded payment from a user of our <a href="#">Basic Credit and Debit Card Payments</a>	1.20% + <a href="#">fixed fee</a>
<a href="#">Alternative Payment Methods</a> funded payment	1.20% + <a href="#">fixed fee</a>
Other Payments	<a href="#">Commercial Transaction rates apply</a> .

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using the New Checkout Solution

The fee for receiving domestic transactions using the New Checkout Solution applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

# 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 [PayPal Here agreement](#). These rates will apply to all commercial transaction payments received using PayPal Here.

## Standard rate for receiving domestic transactions using PayPal Here

Payment type	Rate
<b>Blended Pricing Fee Structure:</b> <b>Visa, MasterCard, Maestro, or American Express card payment made:</b> <ul style="list-style-type: none"><li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li><li>• as a Contactless Transaction</li></ul>	2.75%
<b>Blended Pricing Fee Structure:</b> <b>Visa, MasterCard, Maestro, or American Express card payment made :</b> <ul style="list-style-type: none"><li>• as a Keyed Transaction; or</li><li>• by swiping the card's magnetic stripe</li></ul>	3.40% + 0.20 GBP
<b>Interchange Plus Fee Structure:</b> <b>Visa, MasterCard or Maestro card payment made:</b> <ul style="list-style-type: none"><li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li><li>• as a Contactless Transaction</li></ul>	Interchange fee + 2.5%
<b>Interchange Plus Fee Structure:</b> <b>American Express card payment made:</b> <ul style="list-style-type: none"><li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li><li>• as a Contactless Transaction</li></ul>	2.75%
<b>Interchange Plus Fee Structure:</b> <b>Visa, MasterCard or Maestro card payment made:</b> <ul style="list-style-type: none"><li>• as a Keyed Transaction; or</li><li>• by swiping the card's magnetic stripe</li></ul>	Interchange fee + 3.15% + 0.20 GBP
<b>Interchange Plus Fee Structure:</b> <b>American Express card payment made:</b> <ul style="list-style-type: none"><li>• as a Keyed Transaction; or</li><li>• by swiping the card's magnetic stripe</li></ul>	3.40% + 0.20 GBP



Payment type	Rate
<b>Other PayPal Here Fee Structure:</b>	
<ul style="list-style-type: none"> <li>• Payments from another PayPal account via PayPal Location Based Payments Functionality</li> </ul>	2.75%

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Here Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Merchant rate for receiving domestic PayPal Here transactions

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 our [PayPal Here Agreement](#) for more details.

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
<b>Blended Pricing Fee Structure:</b> Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	0.00 – 1,500.00 GBP	2.75%
	1,500.01 – 6,000.00 GBP	1.75%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1.00%
<b>Blended Pricing Fee Structure:</b> American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	Any	2.75%
<b>Blended Pricing Fee Structure:</b> Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP
<b>Interchange Plus Fee Structure:</b> Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	0.00 – 1,500.00 GBP	Interchange fee + 2.5%
	1,500.01 – 6,000.00 GBP	Interchange fee + 1.50%
	6,000.01 – 15,000.00 GBP	Interchange fee + 1.25%
	15,000.01 + GBP	Interchange fee + 0.75%
<b>Interchange Plus Fee Structure:</b> American Express card payment made: <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	Any	2.75%

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
<b>Interchange Plus Fee Structure:</b> <b>Visa, MasterCard or Maestro card payment made:</b> <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> <li>by swiping the card's magnetic stripe</li> </ul>	Any	Interchange fee + 3.15% + 0.20 GBP
<b>Interchange Plus Fee Structure:</b> <b>American Express card payment made:</b> <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> <li>by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP
<b>Other PayPal Here Fee Structure:</b> <ul style="list-style-type: none"> <li>Payments from another PayPal account via PayPal Location Based Payments Functionality</li> </ul>	0.00 – 1,500.00 GBP	2.75%
	1,500.01 – 6,000.00 GBP	1.75%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1.00%

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Here Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Merchant rate for charities receiving domestic PayPal Here transactions

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 our [PayPal Here Agreement](#) for more details.

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
<b>Blended Pricing Fee Structure:</b> <b>Visa, MasterCard, or Maestro card payment made:</b> <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	0.00 – 1,500.00 GBP	1.50%
	1,500.01 – 6,000.00 GBP	1.50%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1%
<b>Blended Pricing Fee Structure:</b> <b>American Express card payment made:</b> <ul style="list-style-type: none"> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	Any	2.75%
<b>Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made:</b> <ul style="list-style-type: none"> <li>as a Keyed Transaction; or</li> <li>by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
<b>Interchange Plus Fee Structure: Visa, MasterCard or Maestro card types including the use of:</b> <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	0.00 – 1,500.00 GBP	Interchange fee + 1.25%
	<b>1,500.01 – 6,000.00 GBP</b>	Interchange fee + 1.25%
	<b>6,000.01 – 15,000.00 GBP</b>	Interchange fee + 1.25%
	<b>15,000.01 + GBP</b>	Interchange fee + 0.75%
<b>Interchange Plus Fee Structure: American Express card payment made:</b> <ul style="list-style-type: none"> <li>• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>• as a Contactless Transaction</li> </ul>	Any	2.75%
<b>Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made:</b> <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	Any	Interchange fee + 3.15% + 0.20 GBP
<b>Interchange Plus Fee Structure: American Express card payment made:</b> <ul style="list-style-type: none"> <li>• as a Keyed Transaction; or</li> <li>• by swiping the card's magnetic stripe</li> </ul>	Any	3.40% + 0.20 GBP

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Here Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using PayPal Here

The fee for receiving domestic transactions using PayPal Here applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the [PayPal Here Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

# PayPal Website Payments Pro and Virtual Terminal Rates

PayPal's Website Payments Pro (Pro) and Virtual Terminal (VT) solutions can be integrated into your online and in-person checkout solutions, providing you and your customers with flexibility and security when processing payments. You must accept the terms of your country's [PayPal Online Card Payment Services Agreement](#) before receiving Pro/VT payments.

Use of Pro and/or VT is subject to eligibility, application, 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 Pro and/or VT. Any reference to "fixed fee" for Pro transactions means the fixed fee for Pro transactions. Any references to "fixed fee" for VT transactions means the fixed fee for commercial transactions.

## Receiving domestic transactions using Pro

Payment type	Rate
Standard PayPal Payment using Express Checkout	2.90% + <a href="#">fixed fee</a>
<b>Blended Pricing Fee Structure:</b> <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	3.40% + <a href="#">fixed fee</a>
<b>Interchange Plus Fee Structure:</b> <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	Interchange Fee + 2.90% + <a href="#">fixed fee</a>

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving domestic transactions using VT

Payment type	Rate
Standard PayPal Payment using Express Checkout	2.90% + <a href="#">fixed fee</a>
<b>Blended Pricing Fee Structure:</b> <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	1.20% + <a href="#">fixed fee</a>
<b>Interchange Plus Fee Structure:</b> <ul style="list-style-type: none"> <li>• Visa, MasterCard or Maestro card types</li> </ul>	Interchange Fee + 1.20% + <a href="#">fixed fee</a>

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Receiving international transactions using Pro or VT

The fee for receiving domestic transactions using Pro or VT applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

**Interchange fee rates:** Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

## Fixed fee for Pro 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

### Other fees for using Pro or VT

Activity	Description	Rate
<b>Additional Risk Factors</b>	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>Card Account Verification Transactions</b>	For each account verification request (for all Direct Payment API or Virtual Terminal card account verification transactions (Visa and MasterCard only). For the avoidance of doubt, this does not include Uncaptured Authorization Transactions.	0.20 GBP

Activity	Description	Rate
<b>Failure to implement Express Checkout</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.	0.50% per transaction
<b>Monthly Fees</b>	Website Payments Pro (including Express Checkout, Direct Payments API, Virtual Terminal and Fraud Management Filters)	20.00 GBP
	<b>Virtual Terminal Only</b>	20.00 GBP
<b>Recurring Payment Tool</b>	Optional Service	20.00 (GBP) per month
<b>Uncaptured Authorization Transactions</b>	For each successful but uncaptured authorization transaction via Direct Payment API or Virtual Terminal	0.20 GBP

# Mass Payments

Mass Payments makes it easy to organise and email many recipients at once. We charge you a fee for each payment you send using Mass Payments, with the fee capped as shown below depending on the type of payment and currency in which it is sent.

## Sending Mass Payments

Transaction	Rate
<b>Domestic Mass Payment</b>	2% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
<b>International Mass Payments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area</b>	2% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
<b>Other International Mass Payment</b>	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

## Maximum fee cap for Mass Payments

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
<b>Australian dollar</b>	16.00 AUD	100.00 AUD
<b>Brazilian real</b>	24.00 BRL	150.00 BRL
<b>Canadian dollar</b>	14.00 CAD	90.00 CAD
<b>Czech koruna</b>	280.00 CZK	1700.00 CZK

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Danish krone	84.00 DKK	500.00 DKK
Euro	12.00 EUR	70.00 EUR
Hong Kong dollar	110.00 HKD	660.00 HKD
Hungarian forint	3080.00 HUF	18,500.00 HUF
Israeli new shekel	50.00 ILS	320.00 ILS
Japanese yen	1200.00 JPY	8000.00 JPY
Malaysian ringgit	50.00 MYR	300.00 MYR
Mexican peso	170.00 MXN	1080.00 MXN
New Taiwan dollar	440.00 TWD	2700.00 TWD
New Zealand dollar	20.00 NZD	120.00 NZD
Norwegian krone	90.00 NOK	540.00 NOK
Philippine peso	640.00 PHP	3800.00 PHP
Polish zloty	46.00 PLN	280.00 PLN
Russian ruble	480.00 RUB	2800.00 RUB
Singapore dollar	20.00 SGD	120.00 SGD
Swedish krona	100.00 SEK	640.00 SEK
Swiss franc	16.00 CHF	100.00 CHF
Thai baht	460.00 THB	2800.00 THB
UK pounds sterling	10.00 GBP	60.00 GBP
US dollar	14.00 USD	90.00 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 business that process payments under 5.00 GBP. 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
Domestic micropayments	5.0% + micropayments <a href="#">fixed fee</a>

Transaction	Rate
International Micropayments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area	5.0% + micropayments <a href="#">fixed fee</a>
Other International micropayments	6.0% + micropayments <a href="#">fixed fee</a>

# 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
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD



Currency	Fee
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
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

Currency	Fee
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 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	1,080.00 INR
Israeli new shekel	55.00 ILS

Currency	Fee
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	1,125.00 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	9,170.00 HUF
Indian Rupee	2,160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3,260.00 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	1,520.00 PHP
Polish zloty	120.00 PLN
Russian ruble	2,250.00 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 user agreement.

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

## Converting balance and payments received into another currency

Rate
------

Rate
3.00 % above the base exchange rate (to form the transaction exchange rate)

## Conversions in all other cases

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

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Australian dollar (AUD)	4.00%	New Taiwan dollar (TWD)	4.00%
Brazilian real (BRL)	4.00%	New Zealand dollar (NZD)	4.00%
Canadian dollar (CAD)	4.00%	Norwegian krone (NOK)	4.00%
Czech koruna (CZK)	4.00%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	4.00%	Polish zloty (PLN)	4.00%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	4.00%	Swedish krona (SEK)	4.00%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	4.00%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	4.00%
Mexican peso (MXN)	4.00%	US dollar (USD)	4.00%

# eCheque Fees

Sometimes the sender of a payment you receive may use an eCheque 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 eCheques. When you receive an eCheque 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 eCheque fees

Country	Rate
Per each payment transaction	<a href="#">Commercial Transaction Rates</a>

## Maximum fee cap for eCheques

Currency	Maximum fee cap
Australian dollar	50.00 AUD
Brazilian real	75.00 BRL
Canadian dollar	45.00 CAD
Czech koruna	850.00 CZK
Danish krone	250.00 DKK
Euro	35.00 EUR
Hong Kong dollar	330.00 HKD
Hungarian forint	9,250.00 HUF
Israeli new shekel	160.00 ILS
Japanese yen	4,000.00 JPY
Malaysian ringgit	150.00 MYR
Mexican peso	540.00 MXN
New Taiwan dollar	1,350.00 TWD
New Zealand dollar	60.00 NZD
Norwegian krone	270.00 NOK
Philippine peso	1,900.00 PHP
Polish zloty	140.00 PLN
Russian ruble	1,400.00 RUB
Singapore dollar	60.00 SGD
Swedish krona	320.00 SEK
Swiss franc	50.00 CHF
Thai baht	1,400.00 THB
UK pounds sterling	30.00 GBP
US dollar	45.00 USD

## Transfers Out of PayPal

You can typically transfer money out of PayPal by standard transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all countries. A currency conversion (and [currency conversion fees](#)) may also apply.

# Transferring balance from a business PayPal account

Transfer to	Country/Territory	Rate
Bank account	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
US bank account	All (where available)	3.00% (when no <a href="#">currency conversion</a> is involved)
Cards	UK, JE, GG, & IM	No Fee (when no <a href="#">currency conversion</a> is involved)
	GI	<a href="#">Fixed Fee for card withdrawal applies per withdrawal</a> <ul style="list-style-type: none"><li><a href="#">Fees apply based on the card withdrawal currency, in the table below</a></li></ul>

## GI - Fixed fee for card withdrawal

Based on card withdrawal currency:

Currency	Fee
Albania lek	276.00 ALL
Algerian dinar	300.00 DZD
Angola kwanza	1233.00 AOA
Argentine peso	8.00 ARS
Aruban florin	5.00 AWG
Australian dollar	3.50 AUD
Bahamian dollar	3.00 BSD
Balboa	2.50 PAB
Barbados dollar	5.00 BBD
Bermudian dollar	3.00 BMD
Bhutan ngultrum	178.00 BTN
Boliviano	17.00 BOB
Botswana pula	27.00 BWP
Brazilian real	4.50 BRL
Brunei dollar	3.00 BND

Currency	Fee
Bulgarian lev	3.50 BGN
Burundi franc	4725.00 BIF
Cabo Verde escudo	249.00 CVE
Canadian dollar	3.00 CAD
Cayman Island dollar	2.00 KYD
CFA franc BEAC	1478.00 XAF
Chilean peso	1200.00 CLP
Comoro franc	1109.00 KMF
Cordoba oro	85.00 NIO
Columbian peso	8329.00 COP
Congolese franc	4226.00 CDF
Convertible mark	4.00 BAM
Costa Rican colon	1408.00 CRC
Cypriot pound	1.20 CYP
Czech koruna	55.00 CZK
Dalasi	128.00 GMD

Currency	Fee
Danish krone	15.00 DKK
Denar	139.00 MKD
Djibouti franc	444.00 DJF
Dominican peso	133.00 DOP
Dong	57937.00 VND
East Caribbean dollar	7.00 XCD
Egyptian pound	40.00 EGP
Estonian kroon	30.00 EEK
Ethiopian birr	80.00 ETB
Euro	2.00 EUR
Falkland Islands pound	2.00 FKP



Currency	Fee
Fiji dollar	5.00 FJD
Gibraltar pound	1.50 GIP
Guarani	16312.00 PYG
Guinea franc	23848.00 GNF
Guyana dollar	522.00 GYD
Hong Kong dollar	20.00 HKD
Hryvnia	61.00 UAH
Hungarian forint	500.00 HUF
Iceland krona	170.00 ISK
Indian rupee	100.00 INR
Israeli new shekel	11.00 ILS
Japanese yen	300.00 JPY
Jamaican dollar	335.00 JMD
Kenyan shilling	252.00 KES
Kina	9.00 PGK
Kip	22196.00 LAK
Kuna	15.00 HRK
Kwacha	1842.00 MWK
Lari	7.00 GEL
Latvian lat	1.50 LVL

Currency	Fee
Leone	24662.00 SLL
Lempira	62.00 HNL
Lilangeni	36.00 SZL
Lithuanian litas	7.00 LTL
Malaysian ringgit	8.00 MYR
Malagasy Ariary	9129.00 MGA
Maltese lira	0.90 MTL

Currency	Fee
Mauritanian ouguiya	937.00 MRO
Mauritius rupee	92.00 MUR
Mexican peso	30.00 MXN
Moldovan leu	44.00 MDL
Moroccan dirham	24.00 MAD
Naira	906.00 NGN
Namibia dollar	36.00 NAD
Nepalese rupee	286.00 NPR
Netherlands Antillean guilder	4.00 ANG
New Taiwan dollar	87.50 TWD
New Zealand dollar	4.00 NZD
Norwegian krone	16.00 NOK
Nuevo Sol	8.00 PEN
Pa'anga	6.00 TOP
Philippine peso	100.00 PHP
Polish zloty	8.00 PLN
Qatari rial	9.00 QAR
Quetzal	19.00 GTQ
Rand	20.00 ZAR
Riel	10300.00 KHR
Romanian leu	6.00 RON
Rufiyaa	39.00 MVR
Rupiah	23000.00 IDR

Currency	Fee
Russian ruble	150.00 RUB
Saint Helena pound	2.00 SHP
Saudi riyal	9.00 SAR
Serbian dinar	265.00 RSD

Currency	Fee
Seychelles rupee	34.00 SCR
Singapore dollar	4.00 SGD
Slovak koruna	70.00 SKK
Solomon Islands dollar	21.00 SBD
Somali shilling	1449.00 SOS
Somoni	26.00 TJS
Sri Lanka rupee	454.00 LKR
Surinam dollar	19.00 SRD
Swedish krona	18.00 SEK
Swiss franc	3.50 CHF
Tala	7.00 WST
Tanzanian shilling	5760.00 TZS
Tenge	943.00 KZT
Thai baht	90.00 THB
Trinidad and Tobago dollar	17.00 TTD
Tugrik	6867.00 MNT
Turkish lira	3.80 TRY
Uganda shilling	9194.00 UGX
UAE dirham	10.00 AED
UK pounds sterling	1.50 GBP
US dollar	2.50 USD
Uruguay peso	50.00 UYI/UYU
Vatu	291.00 VUV
Won	2915.00 KRW
Yemeni rial	626.00 YER
Yuan renminbi	17.00 CNY

## 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 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.	See <a href="#">Bank Return on Transfer out of PayPal Table below</a> .
<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>
	Partial 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>
<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 fee listed below or the remaining balance in your account.	See <a href="#">Inactive PayPal Account Fee Table below</a> .
<b>PayPal Business Payments</b>	This is a payment between UK users (i) made through a third party's product or service and funded exclusively using either (or both) balance or eCheque and (ii) for which the PayPal Business Payment fee applies. The PayPal Business Payment fee is paid by the recipient, unless it is disclosed to the sender before payment is sent that the sender must pay this fee.	2.00 GBP per transaction in GBP 0.50 USD per transaction in USD
<b>Records Request</b>	This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account.	10.00 GBP or 12.00 EUR (per item)
<b><a href="#">UK Business Debit Card</a> – Cash withdrawal fee Use of the UK Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the <a href="#">UK PayPal Business Debit Mastercard Cardholder Agreement</a>.</b>		
	The fee applies to cash withdrawals at an ATM (inside and outside the UK). The ATM provider may charge additional fees.	1.00 EUR (per transaction)

Bank Return on Transfers out of PayPal Table

Country	Fee
UK users	0.50 GBP
Users registered in the Eurozone	3.00 EUR

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
Czech koruna	50.00 CZK
Danish krone	12.50 DKK
Euro	1.50 EUR
Hong Kong dollar	15.00 HKD
Hungarian forint	400.00 HUF
Israeli new shekel	8.00 ILS
Japanese yen	200.00 JPY
Malaysian ringgit	Not Applicable
Mexican peso	20.00 MXN

Currency	Fee
New Taiwan dollar	70.00 TWD
New Zealand dollar	3.00 NZD
Norwegian krone	15.00 NOK
Philippine peso	100.00 PHP
Polish zloty	6.50 PLN
Russian ruble	60.00 RUB
Singapore dollar	3.00 SGD

Currency	Fee
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP
US dollar	1.95 USD

**Inactive PayPal Account Table**

Currency	Fee
Czech koruna	270.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3,600.00 HUF
Norwegian krone	105.00 NOK
Polish zloty	45.00 PLN
Swedish krona	100.00 SEK
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP