

Last Updated: 30, April 2021

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% + fixed fee |
| QR Code Transactions – 10.01 GBP and above | 1.50% + fixed fee |
| QR code Transactions – 10.00 GBP and below | 2.00% + fixed fee |

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% |
| Europe I | 0.50% |
| Europe II | 2.00% |
| Northern Europe | 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 |
| | |

| Currency | Fee |
|---------------------------|-----------|
| 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 | 0.30 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 |
| 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 |

| Currency | Fee |
|--------------------|----------|
| 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 |
| Norwegian krone | 0.47 NOK |

| Currency | Fee |
|--------------------|----------|
| 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% + fixed fee |

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 |
| 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 |

| Currency | Fee |
|--------------------|----------|
| 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 |
|---|---|
| Blended Pricing Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types | 1.20% + fixed fee |
| Interchange Plus Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types | Interchange Fee + 1.20% + fixed fee |
| 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 Basic Credit and Debit Card Payments | 1.20% + fixed fee |
| Alternative Payment Methods funded payment | 1.20% + fixed fee |
| Other Payments | Commercial Transaction rates apply |

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 |
|--|------------------------------------|
| Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction | 2.75% |
| Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made : <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe | 3.40% + 0.20 GBP |
| Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction | Interchange fee + 2.5% |
| Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction | 2.75% |
| Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe | Interchange fee + 3.15% + 0.20 GBP |
| Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe | 3.40% + 0.20 GBP |
| Other PayPal Here Fee Structure: <ul style="list-style-type: none"> • Payments from another PayPal account via PayPal Location Based Payments Functionality | 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 | |
|---|------------------|
| Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: | |
| <ul style="list-style-type: none">• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or• as a Contactless Transaction | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| 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% |
| Payment type | |
| Blended Pricing Fee Structure: American Express card payment made: | |
| <ul style="list-style-type: none">• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or• as a Contactless Transaction | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| Any | 2.75% |
| Payment type | |
| Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: | |
| <ul style="list-style-type: none">• as a Keyed Transaction; or• by swiping the card's magnetic stripe | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| Any | 3.40% + 0.20 GBP |

Payment type

Interchange Plus Fee Structure:

Visa, MasterCard or Maestro card payment made:

- using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or
- as a Contactless Transaction

Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month**Rate**

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%

Payment type

Interchange Plus Fee Structure:

American Express card payment made:

- using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or
- as a Contactless Transaction

Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month**Rate**

Any

2.75%

Payment type

Interchange Plus Fee Structure:

Visa, MasterCard or Maestro card payment made:

- as a Keyed Transaction; or
- by swiping the card's magnetic stripe

Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month**Rate**

Any

Interchange fee + 3.15% + 0.20 GBP

Payment type

Interchange Plus Fee Structure:

American Express card payment made:

- as a Keyed Transaction; or
- by swiping the card's magnetic stripe

| Payment type | |
|---|------------------|
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| Any | 3.40% + 0.20 GBP |
| Payment type | |
| Other PayPal Here Fee Structure: | |
| <ul style="list-style-type: none"> • Payments from another PayPal account via PayPal Location Based Payments Functionality | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| 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 | |
|--|-------------|
| Blended Pricing Fee Structure: | |
| Visa, MasterCard, or Maestro card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| 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% |

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

| Payment type | |
|--|------------------------------------|
| Interchange Plus Fee Structure: American Express card payment made: | |
| <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| Any | 2.75% |
| Payment type | |
| Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: | |
| <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| Any | Interchange fee + 3.15% + 0.20 GBP |
| Payment type | |
| Interchange Plus Fee Structure: American Express card payment made: | |
| <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe | |
| Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month | Rate |
| 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% + fixed fee |
| Blended Pricing Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types | 3.40% + fixed fee |
| Interchange Plus Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types | Interchange Fee + 2.90% + fixed fee |

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% + fixed fee |
| Blended Pricing Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types | 1.20% + fixed fee |
| Interchange Plus Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types | Interchange Fee + 1.20% + fixed fee |

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 |
| 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 |

Other fees for using Pro or VT

| Activity | |
|---|-----------------------------|
| Additional Risk Factors | |
| Description | Rate |
| 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 Account Verification Transactions | |
| Description | Rate |
| 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 | |
| Failure to implement Express Checkout | |
| Description | Rate |
| | |

| Activity | |
|--|-----------------------|
| 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 |
| Activity | |
| Monthly Fees | |
| Description | Rate |
| Website Payments Pro (including Express Checkout, Direct Payments API, Virtual Terminal and Fraud Management Filters) | 20.00 GBP |
| Virtual Terminal Only | 20.00 GBP |
| Activity | |
| Recurring Payment Tool | |
| Description | Rate |
| Optional Service | 20.00 (GBP) per month |
| Activity | |
| Uncaptured Authorization Transactions | |
| Description | Rate |
| For each successful but uncaptured authorization transaction via Direct Payment API or Virtual Terminal | 0.20 GBP |

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 |
|-------------------------|--|
| Domestic PayPal Payouts | 2% of total transaction amount (not to exceed the domestic maximum fee cap below) |

| Transaction | Rate |
|---|---|
| International PayPal Payouts in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area | 2% of total transaction amount (not to exceed the domestic maximum fee cap below) |
| Other International PayPal Payouts | 2% of total transaction amount (not to exceed the international maximum fee cap below) |

Maximum fee cap for PayPal Payouts

Based on payment currency:

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

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|--------------------|--------------------------|-------------------------------|
| 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 fixed fee |
| International Micropayments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area | 5.0% + micropayments fixed fee |
| Other International micropayments | 6.0% + micropayments fixed fee |

Micropayments fixed fee

Based on payment currency:

| Currency | Fee |
|----------|-----|
|----------|-----|

| 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 |
| Swedish krona | 0.54 SEK |
| Swiss franc | 0.09 CHF |
| Thai baht | 1.80 THB |

| Currency | Fee |
|--------------------|----------|
| 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 |
| 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 |

| Currency | Fee |
|--------------------|--------------|
| 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 |
| 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 |
| 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 |

| Currency | Fee |
|--------------------|------------|
| 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](#).

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

Converting balance for a business account

| Rate |
|------------------------------------|
| 3.00% above the base exchange rate |

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 | Commercial Transaction Rates |

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 |

| Currency | Maximum fee cap |
|--------------------|-----------------|
| 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 currency conversion is involved) |
| US bank account | All (where available) | 3.00% (when no currency conversion is involved) |
| Cards | UK, JE, GG, & IM | No Fee (when no currency conversion is involved) |
| | GI | Fixed Fee for card withdrawal applies per withdrawal <ul style="list-style-type: none"> Fees apply based on the card withdrawal currency, in the table below |

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 |
| 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 |

| Currency | Fee |
|-------------------|-------------|
| 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 |
| Fiji dollar | 5.00 FJD |
| Gibraltar pound | 1.50 GIP |
| Guarani | 16312.00 PYG |
| Guinea franc | 23848.00 GNF |
| Guyana dollar | 522.00 GYD |

| Currency | Fee |
|--------------------|--------------|
| 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 |
| 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 |

| Currency | Fee |
|---------------|---------------|
| 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 |
|--|---|--|
| Bank Return on Transfer out of PayPal | 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 Bank Return on Transfer out of PayPal Table below . |
| Commercial Transaction Refunds | Full Refunds | <ul style="list-style-type: none"> 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. |

| Activity | Description | Rate |
|---|---|--|
| | <p align="center">Partial Refunds</p> | <ul style="list-style-type: none"> • 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) | <p>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.</p> | <p>See Credit Card and Debit Card Link and Confirmation Table below.</p> |
| Inactive PayPal Account | <p>The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.</p> | <p>See Inactive PayPal Account Fee Table below.</p> |
| PayPal Business Payments | <p>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.</p> | <p>2.00 GBP per transaction in GBP 0.50 USD per transaction in USD</p> |
| Records Request | <p>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.</p> | <p>10.00 GBP or 12.00 EUR (per item)</p> |
| <p>UK Business Debit Card – 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 UK PayPal Business Debit Mastercard Cardholder Agreement.</p> | <p>The fee applies to cash withdrawals at an ATM (inside and outside the UK). The ATM provider may charge additional fees.</p> | <p>1.00 EUR (per transaction)</p> |