#### Last Updated: 29, January 2021

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates Page</u>. You can also view these changes by clicking 'Legal' at the bottom of any web-page and then selecting 'Policy Updates'.

Domestic: A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents of the same 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 <u>Country/Territory Grouping Table</u>.

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% + <u>fixed fee</u>
QR Code Transactions – 10.01 GBP and above	1.50% + <u>fixed fee</u>
QR code Transactions – 10.00 GBP and below	2.00% + <u>fixed fee</u>

#### **Receiving international 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
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
Philippine peso	5.00 PHP

Currency	Fee
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
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP

Currency	Fee
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% + <u>fixed fee</u>

#### **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

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

# **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 <a href="PayPal Online Card Payment Services Agreement">PayPal Online Card Payment Services Agreement</a>. 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: • Visa, MasterCard or Maestro card types	1.20% + <u>fixed fee</u>

Payment type	Rate
Interchange Plus Fee Structure:  • Visa, MasterCard or Maestro card types	Interchange Fee + 1.20% + <u>fixed fee</u>
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 <u>additional percentage-based fee for international commercial transactions</u>. 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 <u>Annex 1</u> of your country's <u>APM agreement</u>. You must accept the terms of your country's <u>APM agreement</u> 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 <u>User Agreement</u>.

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 <u>Basic Credit and Debit Card Payments</u>	1.20% + <u>fixed fee</u>
Alternative Payment Methods funded payment	1.20% + <u>fixed fee</u>
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 <u>additional percentage-based fee for international</u> <u>commercial transactions</u>. 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 <a href="PayPal Here agreement">PayPal Here agreement</a>. These rates will apply to all commercial transaction payments received using PayPal Here.

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

Payment type	Rate	
Blended Pricing Fee Structure:		
Visa, MasterCard, Maestro, or American Express card payment made:		
<ul> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> </ul>	2.75%	
• as a Contactless Transaction		
Blended Pricing Fee Structure:		
Visa, MasterCard, Maestro, or American Express card payment made :		
• as a Keyed Transaction; or	3.40% + 0.20 GBP	
by swiping the card's magnetic stripe		
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	Interchange fee + 2.5%	
as a Contactless Transaction		
Interchange Plus Fee Structure:		
American Express card payment made:		
• using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or	2.75%	
• as a Contactless Transaction		
Interchange Plus Fee Structure:		
Visa, MasterCard or Maestro card payment made:		
as a Keyed Transaction; or	Interchange fee $+3.15\% + 0.20$ GBI	
by swiping the card's magnetic stripe		
Interchange Plus Fee Structure:		
American Express card payment made:		
as a Keyed Transaction; or	3.40% + 0.20 GBP	
by swiping the card's magnetic stripe		

Payment type	Rate
Other PayPal Here Fee Structure:  • 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 <u>PayPal Here Agreement</u> 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 <a href="PayPal Here Agreement">PayPal Here Agreement</a> for more details.

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment	0.00 – 1,500.00 GBP	2.75%
nade:	1,500.01 – 6,000.00 GBP	1.75%
<ul> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> </ul>	6,000.01 – 15,000.00 GBP	1.50%
• as a Contactless Transaction	15,000.01 + GBP	1.00%
Blended Pricing 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	Any	2.75%
Blended Pricing Fee Structure:  Visa, MasterCard, Maestro, or American Express card payment nade:  as a Keyed Transaction; or  by swiping the card's magnetic stripe	Any	3.40% + 0.20 GBP
	0.00 – 1,500.00 GBP	Interchange fee + 2.5%
nterchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made:	1,500.01 – 6,000.00 GBP	Interchange fee + 1.50%
<ul> <li>using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or</li> <li>as a Contactless Transaction</li> </ul>	6,000.01 – 15,000.00 GBP	Interchange fee + 1.25%
	15,000.01 + GBP	Interchange fee + 0.75%

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
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	Any	2.75%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made:  • as a Keyed Transaction; or  • by swiping the card's magnetic stripe	Any	Interchange fee + 3.15% + 0.20 GBP
Interchange Plus Fee Structure: American Express card payment made:  • as a Keyed Transaction; or  • by swiping the card's magnetic stripe	Any	3.40% + 0.20 GBP
	0.00 – 1,500.00 GBP	2.75%
Other PayPal Here Fee Structure: • Payments from another PayPal account via PayPal Location Based Payments Functionality	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 <a href="PayPal Here Agreement">PayPal Here Agreement</a> for more details.

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing 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	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%

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing 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	Any	2.75%
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made:  • as a Keyed Transaction; or • by swiping the card's magnetic stripe	Any	3.40% + 0.20 GBP
	0.00 – 1,500.00 GBP	Interchange fee + 1.25%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card types including the use of:  using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or as a Contactless Transaction	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%
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	Any	2.75%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made:  • as a Keyed Transaction; or  • by swiping the card's magnetic stripe	Any	Interchange fee + 3.15% + 0.20 GBP
Interchange Plus Fee Structure: American Express card payment made:  • as a Keyed Transaction; or  • by swiping the card's magnetic stripe	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 <u>additional percentage-based fee for international commercial transactions</u>. The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

# **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 <a href="PayPal Online Card Payment Services">PayPal Online Card Payment Services</a>
<a href="Agreement">Agreement</a> 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 <u>PayPal Online Card Payment Services</u>

<u>Agreement</u>. 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% + <u>fixed fee</u>
Blended Pricing Fee Structure:  • Visa, MasterCard or Maestro card types	3.40% + <u>fixed fee</u>
Interchange Plus Fee Structure:  • 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% + <u>fixed fee</u>
Blended Pricing Fee Structure:  • Visa, MasterCard or Maestro card types	1.20% + <u>fixed fee</u>
Interchange Plus Fee Structure:  • 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 <u>additional percentage-based fee for international commercial transactions</u>. 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
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
Additional Risk Factors	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
Card Account Verification Transactions	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
Failure to implement Express Checkout	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
Maralla Eas	Website Payments Pro (including Express Checkout, Direct Payments API, Virtual Terminal and Fraud Management Filters)	20.00 GBP
Monthly Fees	Virtual Terminal Only	20.00 GBP
Recurring Payment Tool	Optional Service	20.00 (GBP) per month
Uncaptured Authorization Transactions	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
Domestic Mass Payment	2% of total transaction amount (not to exceed the domestic <u>maximum fee cap below</u> )
International Mass Payments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area	2% of total transaction amount (not to exceed the domestic <u>maximum fee cap below</u> )
Other International Mass Payment	2% of total transaction amount (not to exceed the international <u>maximum fee cap below</u> )

### **Maximum fee cap for Mass Payments**

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
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
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

Currency	Fee
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.54 SEK
Swiss franc	0.09 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

# **Chargeback Fees**

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

The chargeback fee is based on the currency received as follows:

### Chargeback fees

Currency	Fee
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK
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

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
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

Currency	Fee
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

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  $\underline{\text{user agreement}}$ .

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 <u>user agreement</u> 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

Currency	Maximum fee cap
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 <u>currency conversion fees</u>) may also apply.

### Transferring balance from a business PayPal account

Transfer to	Country/Territory	Rate
Bank account	All (where available)	No Fee (when no <u>currency conversion</u> is involved)
US bank account	All (where available)	3.00% (when no <u>currency conversion</u> is involved)
	UK, JE, GG, & IM	No Fee (when no <u>currency conversion</u> is involved)
GI		Fixed Fee for card withdrawal applies per withdrawal  Fees apply based on the card withdrawal currency, in the table below

#### GI - Fixed fee for card withdrawal

Based on card withdrawal currency:

Albeain lack         27600 ALE           Algerian dinar         8000 D720           Angela kwanza         123300 AOA           Arregutine peso         8000 AWG           Avban Horin         500 AWG           Babamin dollar         300 BSD           Babamin dollar         500 BBD           Barbados dollar         500 BBD           Bremutino dollar         178.00 BTN           Boliviano         178.00 BTN           Botiviano         178.00 BTN           Brenzilian real         450 BRL           Brunci dollar         300 BND           Brunci dollar         300 BND           Brunci dollar         472500 BF           Brunci dollar         350 BCN           Brunci dollar         350 BCN           Brunci dollar         350 BCN           Brunci dollar         472500 BF           Cabo Verde escudo         24980 CVE           Chardina dollar         300 CAD           Chardina dollar         12000 XTP           Chican BEAC         147800 XAF           Chican peso         110000 KMF           Chican peso         850 NIO           Chican peso         850 NIO           Chican peso         850 NIO	Currency	Fee
Angola kwanza         1223300 AOA           Argentine peso         8.00 ARS           Aruban florin         5.00 AWG           Australian dollar         3.50 AUD           Bahman         2.50 PAB           Barbados dollar         5.00 BBD           Bermudian dollar         3.00 BMD           Bhutan ngultrum         178.00 BTN           Botwana pula         27.00 BWP           Brazilian real         450 BRL           Brunci dollar         3.00 BND           Buruci dollar         3.00 BND           Caho Verde escudo         229.00 EVE           Caho Verde escudo         229.00 EVE           Candian dollar         3.00 CAD           Cayunan Island dollar         200 KYD           CY         1478.00 XAF           Chilean peso         1200.00 CLP           Comore franc         1109.00 KMF           Cordoba oro         829.00 COP           Congolese franc         429.60 CDF           Convertible mark         400 BAM           Convertible mar	Albania lek	276.00 ALL
Argentine peso 8800 ARS Aruban florin 500 AWG  Australian dollar 3500 AWD  Bahamian dollar 3000 BSD  Barbaulos dollar 5000 BBD  Bernaudian dollar 5000 BBD  Bernaudian dollar 3000 BMD  Bhotan ngultrum 17800 BTN  Boliviano 1700 BOB  Botswana pula 2700 BWP  Brazilian real 4.50 BRI.  Brunei dollar 3000 BND  Bugarian lev 3500 BND  Bugarian lev 3500 BND  Cabo Verde escudo 29000 CVE  Cunodian dollar 3000 CAD  Cayman Island dollar 3000 CAD  Cayman Island dollar 3000 CAD  Chican peso 12000 CLP  Comore franc 1109.00 KMF  Cordoba oro 88500 KNO  Colombian peso 88500 COP  Convertible mark 400 BAM  Convertible mark 4000 CNC	Algerian dinar	300.00 DZD
Aruban florin 5.00 AWG  Australian dollar 3.00 BSD  Bahamian dollar 2.50 PAB  Barbados dollar 5.00 BBD  Bernudian dollar 3.00 BMD  Bhutan ngultrum 178.00 BTN  Boliviano 170.00 BOB  Botwana pula 27.00 BWP  Brazilian real 4.50 BRL  Brunci dollar 3.00 BND  Bulgarian lev 3.50 BGN  Burundi franc 4725.00 BIF  Calo Verde escudo 249.00 CVE  Canadian dollar 3.00 CAD  Cayman Island dollar 3.00 CAD  Cayman Island dollar 3.00 CAD  Cayman Island dollar 478.00 XAF  Chilean peso 1200.00 CLP  Comoro franc 1109.00 KMF  Cordoba oro 85.00 NIO  Columbian peso 8200 COP  Congolese franc 426.00 CDF  Convertible mark 400 BAM	Angola kwanza	1233.00 AOA
Rahamian dollar  Rahamian dollar  Rahoa  Rah	Argentine peso	8.00 ARS
Bahnainan dollar3.00 BSDBalboa2.50 PABBarbados dollar5.00 BBDBermudian dollar3.00 BMDBhutan ngultrum178.00 BTNBoliviano17.00 BOBBrazilian real4.50 BRLBrunci dollar3.00 BNDBulgarian lev4.50 BCNBurundi franc4725.00 BIFCabo Verde escudo249.00 CVECanudian dollar3.00 CADCayman Island dollar2.00 KYDCayman Island dollar1478.00 XAFChilean peso1200.00 CLPComoro franc1109.00 KMFCordoba oro83.00 NIOColumbian peso83.20 00 COPCongelese franc4226.00 CDFConvertible mark400 BAMCosta Rican colon1408.00 CRC	Aruban florin	5.00 AWG
Barbados dollar  Bernudian dollar  Bhutan ngultrum  17800 BTN  Boliviano  1700 BOB  Botswana pula  Brazilian real  450 BKL  Brunei dollar  350 BMD  Bulgarian lev  350 BGN  Burundi franc  472500 BIF  Cabo Verde escudo  24900 CVE  Canadian dollar  Cayman Island dollar  Cayman Island dollar  Chilean peso  Chilean peso  Chilean peso  Columbian peso  Columbian peso  Congolese franc  Convertible mark  Convertib	Australian dollar	3.50 AUD
Bernudian dollar  Benudian ngultrum  Blutan ngultrum  17800 BTN  Boliviano  1700 BOB  Botswana pula  27.00 BWP  Brazilian real  450 BRL  Brunei dollar  3,00 BND  Bulgarian lev  3,50 BGN  Burundi franc  4725.00 BIF  Canotian dollar  249.00 CVE  Canadian dollar  2,00 KYD  Caffarac BEAC  1478.00 XAF  Chican peso  100.00 CLP  Conoro franc  1109.00 KMF  Columbian peso  8329.00 COP  Congolese franc  4226.00 CDF  Convertible mark  4400 BAM	Bahamian dollar	3.00 BSD
Bermudian dollar Bhutan ngultrum 178.00 BTN Boliviano 17.00 BOB Boswana pula 27.00 BWP Brazilian real 45.00 BRL Brunei dollar 3.00 BND Bulgarian lev 3.50 BGN Burundi franc 4725.00 BIF Caho Verde escudo 249.00 CVE Canadian dollar 2.00 KYD Cayman Island dollar 2.00 KYD Caffanc BEAC 1478.00 XAF Chiean peso 1200.00 CLP Comoro franc 1109.00 KMF Columbian peso 832.00 COP Congolese franc 4226.00 CDF Convertible mark 400 BAM	Balboa	2.50 PAB
Bhitain ngultrum         178.00 BTN           Boliviano         1700 BOB           Broswana pula         2700 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         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	Barbados dollar	5.00 BBD
Boliviano 17.00 BOB  Botswana pula 27.00 BWP  Brazilian real 4.50 BRL  Brunci 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  CEA 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 400 BAM  Costa Rican colon 1408.00 CRC	Bermudian dollar	3.00 BMD
Botswana pula         27.00 BWP           Brazilian real         4.50 BRL           Brunei dollar         3.00 BND           Bulgarian lev         3.50 BGN           Burundi frane         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           Condoba oro         85.00 NIO           Columbian peso         8329.00 COP           Congolese frane         4226.00 CDF           Convertible mark         4.00 BAM           Costa Rican colon         1408.00 CRC	Bhutan ngultrum	178.00 BTN
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 Congolese franc 4226.00 CDF Convertible mark 4.00 BAM	Boliviano	17.00 BOB
Brunei dollar  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  220 COP  Congolese franc  4226.00 CDF  Convertible mark  4.00 BAM	Botswana pula	27.00 BWP
Bulgarian lev 3.50 BGN  Burundi franc 4725.00 BIF  Cabo Verde escudo 249.00 CVE  Canadian dollar 3.00 CAD  Cayman Island dollar 2000 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	Brazilian real	4.50 BRL
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	Brunei dollar	3.00 BND
Cabo Verde escudo249.00 CVECanadian dollar3.00 CADCayman Island dollar2.00 KYDCFA franc BEAC1478.00 XAFChilean peso1200.00 CLPComoro franc1109.00 KMFCordoba oro85.00 NIOColumbian peso8329.00 COPCongolese franc4226.00 CDFConvertible mark4.00 BAMCosta Rican colon1408.00 CRC	Bulgarian lev	3.50 BGN
Canadian dollar3.00 CADCayman Island dollar2.00 KYDCFA franc BEAC1478.00 XAFChilean peso1200.00 CLPComoro franc1109.00 KMFCordoba oro85.00 NIOColumbian peso8329.00 COPCongolese franc4226.00 CDFConvertible mark4.00 BAMCosta Rican colon1408.00 CRC	Burundi franc	4725.00 BIF
Cayman Island dollar  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	Cabo Verde escudo	249.00 CVE
CFA franc BEAC  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	Canadian dollar	3.00 CAD
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	Cayman Island dollar	2.00 KYD
Comoro franc  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	CFA franc BEAC	1478.00 XAF
Columbian peso 8329.00 COP Congolese franc 4226.00 CDF Convertible mark 4.00 BAM Costa Rican colon 1408.00 CRC	Chilean peso	1200.00 CLP
Columbian peso8329.00 COPCongolese franc4226.00 CDFConvertible mark4.00 BAMCosta Rican colon1408.00 CRC	Comoro franc	1109.00 KMF
Conyertible mark  Costa Rican colon  4226.00 CDF  4.00 BAM  1408.00 CRC	Cordoba oro	85.00 NIO
Convertible mark 4.00 BAM  Costa Rican colon 1408.00 CRC	Columbian peso	8329.00 COP
Costa Rican colon 1408.00 CRC	Congolese franc	4226.00 CDF
	Convertible mark	4.00 BAM
Cypriot pound 1.20 CYP	Costa Rican colon	1408.00 CRC
	Cypriot pound	1.20 CYP

Currency	Fee
Czech koruna	55.00 CZK
Dalasi	128.00 GMD

Currency	Fee
Currency	
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
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

Currency	Fee
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
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

Currency	Fee
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

Currency	Fee
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
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 Transfe out of PayPal Table below.
Commercial Transaction Refunds		If you refund a
		Commercial
		Transaction payment
		there are no fees to
	Full Refunds	make the refund, but
		the fees you original
		paid to receive the
		payment are not
		returned to you.
		_

Activity	Description	Rate
	Partial Refunds	• If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
Credit Card and Debit Card Confirmation(s)	Some users, in order to increase their sending limit or as PayPal may determine, may be charged a Credit Card and Debit Card Link and Confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process.	See Credit Card and Debit Card Link and Confirmation Table below.
Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See <u>Inactive PayPal Account</u> <u>Fee Table below</u> .
PayPal Business Payments	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
Records Request	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)
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.	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
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