

Last Updated: 19, March 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)	Gibraltar (GI)	Jersey (JE)	Romania (RO)
Bulgaria (BG)	Greece (GR)	Latvia (LV)	San Marino (SM)
Cyprus (CY)	Guernsey (GG)	Liechtenstein (LI)	Slovakia (SK)
Czech Republic (CZ)	Hungary (HU)	Lithuania (LT)	Slovenia (SI)
Estonia (EE)	Isle of Man (IM)	Malta (MT)	

# Buying with PayPal

It's free to use PayPal to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

## Online or in-store

Rate
No Fee (when no <a href="#">currency conversion</a> is involved)

# Selling with PayPal

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a charity donation or receive a payment when you “request money” using PayPal, we call that a “commercial transaction”.

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#).

# Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

## Sending domestic personal transactions

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

## Sending international personal transactions by UK, GG, GI, JE, and IM users

Rate	Minimum/Maximum
5.00% of the transaction amount	The minimum fee is 0.99 GBP and the maximum fee is 2.99 GBP

## Sending international personal transactions by users elsewhere

Country of recipient’s address	Rate
Canada, <a href="#">Europe I</a> , <a href="#">Europe II</a> , <a href="#">Northern Europe</a> , & US	1.99 EUR
Any other country/territory	3.99 EUR

**Fees charged in different currencies for sending payments:** We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, in which case the fees for ["Conversions in all other cases"](#) also apply.

## Receiving personal transactions

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

# 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
2.5% above the base exchange rate (to form the transaction exchange rate)

Conversions in all other cases by UK, GG, GI, JE and IM Users

Rates for all other 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)	3.75%	Norwegian krone (NOK)	3.75%
Czech koruna (CZK)	3.75%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	3.75%	Polish zloty (PLN)	3.75%
Euro (EUR)	3.75%	Russian ruble (RUB)	3.75%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	3.75%	Swedish krona (SEK)	3.75%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	3.75%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	3.75%
Mexican peso (MXN)	4.00%	US dollar (USD)	3.75%

Conversions in all other cases by Users elsewhere

Rate
4.0% above the base exchange rate (to form the transaction exchange rate)

Transfers Out of PayPal

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

Note: For additional listings of transfer rates out of business accounts, please visit our [PayPal Merchant Fees Page](#).

### Transferring balance from a personal PayPal account

Transfer to	Country/Territory	Rate
Bank account	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
	UK, JE, GG, & IM	No Fee (when no <a href="#">currency conversion</a> is involved)
Cards		1% of amount transferred
	BG, RO, & SI	<ul style="list-style-type: none"><li><a href="#">Minimum and maximum fees apply based on the card withdrawal currency, in the table below</a></li></ul>
		Fixed Fee for card withdrawal applies per withdrawal
	CY, EE, GI, LI, LT, LV, MT, SK, & SM	<ul style="list-style-type: none"><li><a href="#">Fees apply based on the card withdrawal currency, in the table below</a></li></ul>
	Any other country/territory (where available)	2.00 EUR

### BG, RO, & SI - Minimum and maximum fees

Based on card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Australian dollar	0.25 AUD	10.00 AUD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
Croatian kuna	2.00 HRK	70.00 HRK
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Euro	0.25 EUR	10.00 EUR
Hong Kong dollar	2.00 HKD	80.00 HKD
Hungarian forint	70.00 HUF	2900.00 HUF
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Kuwaiti dinar	1 KWD	No Max
Malaysian ringgit	1.00 MYR	40.00 MYR

Currency	Minimum Fee	Maximum Fee
Mexican peso	5.00 MXN	200.00 MXN
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
Philippine peso	10.00 PHP	500.00 PHP
Polish zloty	1.00 PLN	40.00 PLN
Qatari rial	1.00 QAR	40.00 QAR
Romania new lei	1.00 RON	40.00 RON
Russian ruble	20.00 RUB	700.00 RUB
Serbian dinar	25.00 RSD	1000.00 RSD
Singapore dollar	0.50 SGD	15.00 SGD
South African rand	3.60 ZAR	145.00 ZAR
Sri Lanka rupee	50.00 LKR	1800.00 LKR
Swedish krona	2.50 SEK	100.00 SEK
Thai baht	8.00 THB	320.00 THB
Turkish lira	1.50 TRY	60.00 TRY
United Arab Emirates dirham	0.90 AED	36.70 AED
UK pounds sterling	0.20 GBP	8.00 GBP
US dollar	0.25 USD	10.00 USD
ALL Other Currencies	No Min	No Max

## CY, EE, GI, LI, LT, LV, MT, SK & SM - Fixed fee for card withdrawal

Based on card withdrawal currency:

Currency	Fee
Argentinian peso	8.00 ARS
Australian dollar	3.50 AUD
Brazilian real	4.50 BRL
Bulgarian lev	3.50 BGN
Canadian dollar	3.00 CAD
Chilean peso	1200.00 CLP

Currency	Fee
Croatian kuna	15.00 HRK
Cyprus pound	1.20 CYP
Czech koruna	55.00 CZK
Danish krone	15.00 DKK
Estonian krone	30.00 EEK
Euro	2.00 EUR
Gibraltar pound	1.50 GIP
Hong Kong dollar	20.00 HKD
Hungarian forint	500.00 HUF
Iceland krona	170.00 ISK
Indonesian rupiah	23000.00 IDR
Indian rupee	100.00 INR
Israeli new shekel	11.00 ILS
Japanese yen	300.00 JPY
Latvian lats	1.50 LVL
Lithuanian litas	7.00 LTL
Malaysian ringgit	8.00 MYR
Maltese lira	0.90 MTL
Mexican peso	30.00 MXN
New Zealand dollar	4.00 NZD
Norwegian krone	16.00 NOK
Philippine peso	100.00 PHP
Polish zloty	8.00 PLN
Romania new lei	6.00 RON
Russian ruble	150.00 RUB
Singapore dollar	4.00 SGD
Slovak koruna	70.00 SKK
South African rand	20.00 ZAR
Swedish krona	18.00 SEK

Currency	Fee
Swiss franc	3.50 CHF
Thai baht	90.00 THB
Turkish lira	3.80 TRY
United Arab Emirates dirham	10.00 AED
UK pounds sterling	1.50 GBP
Uruguayan peso	50.00 UYU
US dollar	2.50 USD
ALL Other Currencies	No Fee

# Other Consumer Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

## Other Fees

Activity	Description	Rate
<b>Bank Return on Transfer out of PayPal</b>	This fee is charged when a transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	See <a href="#">Bank Return on Transfer out of PayPal Table below.</a>
<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>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)

## Bank Return on Transfer out of PayPal Table

Country/Territory	Rate
UK users	0.50 GBP
Czech Republic users	200.00 CZK
Hungarian users	1500.00 HUF
Users registered in the Eurozone	3.00 EUR

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
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	Rate
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