

**Last Updated: 1, August 2022**

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 market.

**International:** A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our [Market/Region Grouping Table](#).

International transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the United Kingdom, Guernsey, Jersey, Isle of Man are treated as domestic transactions for the purpose of applying fees.

**Market Code Table:** We may refer to two-letter market codes throughout our fee pages. For a complete listing of PayPal market codes, please access our [Market Code Table](#).

# Relevant Market/ Region

Rates published below apply to PayPal accounts of residents of the following market/region:

## Market/Region list

<b>United Kingdom (UK)</b>	<b>Guernsey (GG)</b>	<b>Jersey (JE)</b>
<b>Isle of Man (IM)</b>		

# Buying with PayPal

It's free to use PayPal to donate or 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, 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](#).

# Buying and Selling Cryptocurrencies

The transaction fees are based on how much cryptocurrency ("crypto") you buy or sell. The exchange rate you'll see before buying or selling crypto will also include an [exchange rate margin](#). There's no fee for holding crypto in your account.

Purchase or sale amount	Fee
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Purchase or sale amount	Fee
1.00 – GBP 24.99	GBP 0.50
25.00 – GBP 100.00	2.3%
100.01 – GBP 200.00	2%
200.01 – GBP 1,000.00	1.8%
GBP 1,000.01 +	1.5%

# Receiving Donations

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call this a “donation”.

## Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	2.9% + <a href="#">fixed fee</a>
QR Code Transactions – GBP 10.01 and above	<a href="#">Commercial Transaction rates apply.</a>
QR code Transactions – GBP 10.00 GBP and below	<a href="#">Commercial Transaction rates apply.</a>

## Receiving international donations

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

## Additional percentage-based fee for international donations

Where sender's market/region is	Fee
<a href="#">EEA</a>	1.29%
All other markets	1.99%

## Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	AUD 0.30
Brazilian real	BRL 0.60
Canadian dollar	CAD 0.30
Czech koruna	CZK 10.00
Danish krone	DKK 2.60
Euro	EUR 0.35
Hong Kong dollar	HKD 2.35
Hungarian forint	HUF 90.00
Israeli new shekel	ILS 1.20
Japanese yen	JPY 40.00
Malaysian ringgit	MYR 2.00
Mexican peso	MXN 4.00

Currency	Fee
New Taiwan dollar	TWD 10.00

<b>Currency</b>	<b>Fee</b>
<b>New Zealand dollar</b>	NZD 0.45
<b>Norwegian krone</b>	NOK 2.80
<b>Philippine peso</b>	PHP 15.00
<b>Polish zloty</b>	PLN 1.35
<b>Russian ruble</b>	RUB 10.00
<b>Singapore dollar</b>	SGD 0.50
<b>Swedish krona</b>	SEK 3.25
<b>Swiss franc</b>	CHF 0.55
<b>Thai baht</b>	THB 11.00
<b>UK pounds sterling</b>	GBP 0.30
<b>US dollar</b>	USD 0.30

# **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

Rate	Minimum/Maximum
5% of the transaction amount	The minimum fee is GBP 0.99 and the maximum fee is GBP 2.99

**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](#).

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 and transactions for which a receiver has agreed to bear the currency conversion**

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Rate
3% above the base exchange rate

# Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible debit cards. Withdrawal to a bank account or a card may not be possible in all markets. 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](#).

## Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Market	Rate
Bank account	All (where available)	No Fee (when no <a href="#">currency conversion</a> is involved)
US bank account	GG, IM, JE, & UK	3% (when no <a href="#">currency conversion</a> is involved)
Cards	GG, IM, JE, & UK	No Fee (when no <a href="#">currency conversion</a> is involved)

# 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 Withdrawal/Transfer out of PayPal</b>	This fee is charged when a Withdrawal/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 Withdrawal/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>Inactive PayPal Account</b>	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See <a href="#">Inactive PayPal Account Fee Table below</a> .
<b>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.	GBP 10.00 or EUR 12.00 (per item)

## Bank Return on Withdrawal/Transfer out of PayPal Table

Market/Region	Rate
UK users	GBP 10.00
Users registered in the Eurozone	EUR 12.00

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
Australian dollar	AUD 2.00



<b>Currency</b>	<b>Rate</b>
<b>Brazilian real</b>	BRL 4.00
<b>Canadian dollar</b>	CAD 2.45
<b>Czech koruna</b>	CZK 50.00
<b>Danish krone</b>	DKK 12.50
<b>Euro</b>	EUR 1.50
<b>Hong Kong dollar</b>	HKD 15.00
<b>Hungarian forint</b>	HUF 400.00
<b>Israeli new shekel</b>	ILS 8.00
<b>Japanese yen</b>	JPY 200.00
<b>Malaysian ringgit</b>	Not Applicable
<b>Mexican peso</b>	MXN 20.00

<b>Currency</b>	<b>Rate</b>
<b>New Taiwan dollar</b>	TWD 70.00
<b>New Zealand dollar</b>	NZD 3.00
<b>Norwegian krone</b>	NOK 105.00
<b>Philippine peso</b>	PHP 100.00
<b>Polish zloty</b>	PLN 45.00
<b>Russian ruble</b>	RUB 60.00
<b>Singapore dollar</b>	SGD 3.00

<b>Currency</b>	<b>Rate</b>
<b>Swedish krona</b>	SEK 100.00
<b>Swiss franc</b>	CHF 10.00
<b>Thai baht</b>	THB 70.00
<b>UK pounds sterling</b>	GBP 9.00
<b>US dollar</b>	USD 1.95

## **Inactive PayPal Account Table**

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