#### Last Updated: 19, October 2023

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates</u> <u>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 in the European Economic Area (EEA).

**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 <a href="Markets/Region Grouping Table">Markets/Region Grouping Table</a>.

**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 <u>Market Code Table</u>.

## Relevant Market/Region

Rates published below apply to PayPal accounts of residents of the following markets/regions:

### Markets/Regions list

France (FR)

# 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 <u>currency conversion</u> 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 <u>currency conversion</u> is involved)

### Sending international personal transactions

Rate	Minimum/Maximum	
5.00% of the transaction amount	The minimum fee is 1.99 EUR and the maximum fee is 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 <u>currency conversion</u> is involved)

# **Currency Conversions**

For information about how we convert currency, please see the <u>user agreement</u>.

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.

### Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate	
3.0% 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 <u>currency conversion fees</u>) may also apply.

Note: For additional listings of transfer rates out of business accounts, please visit our <u>PayPal Merchant</u> <u>Fees Page</u>.

### Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Market/Region	Rate
	All (where available)	No Fee (when no <u>currency conversion</u> is involved)
Local bank account		1.00% of amount transferred
	Instant	Minimum and maximum fees apply based on the withdrawal currency, in the table below

Withdrawal/Transfer to	Market/Region	Rate
US bank account	Standard	3.00% (when no <u>currency conversion</u> is involved)

## Minimum and maximum fees

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Afghan Afghani	25.00 AFN	1,050.00 AFN
Armenian dram	135.00 AMD	5250.00 AMD
Australian dollar	0.25 AUD	10.00 AUD
Azerbaijan manat	0.45 AZN	17.50 AZN
Bahraini dinar	0.10 BHD	4.00 BHD
Bangladeshi Taka	22.00 BDT	880.00 BDT
Belizean dollar	0.50 BZD	20.00 BZD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
CFA franc	135.00 XOF	5400.00 XOF
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Eritrean Nakfa	3.75 ERN	150.00 ERN

Currency	Minimum Fee	Maximum Fee
Euro	0.25 EUR	10.00 EUR
Ghanaian Cedi	1.55 GHS	62.50 GHS
Haitian Gourde	25.00 HTG	1,000.00 HTG
Hong Kong dollar	2.00 HKD	80.00 HKD
Hungarian forint	70.00 HUF	2900.00 HUF
Iraqi Dinar	365.00 IQD	14,500.00 IQD
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Jordanian dinar	0.20 JOD	7.25 JOD
Kuwaiti dinar	1 KWD	No Max
Kyrgyzstani som	22.50 KGS	850.00 KGS
Lebanese Pound	380.00 LBP	15,250.00 LBP
Lesotho Loti	4.00 LSL	160.00 LSL
Liberian Dollar	37.50 LRD	1,500.00 LRD
Macanese Pataca	2.00 MOP	80.00 MOP
Malaysian ringgit	1.00 MYR	40.00 MYR
Mauritanian Ouguiya	9 MRU	360.00 MRU
Mexican peso	5.00 MXN	200.00 MXN
Mozambican metical	20.00 MZN	750.00 MZN
Myanmar Kyat	450.00 MMK	18,000.00 MMK

Currency	Minimum Fee	Maximum Fee
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
Omani rial	0.10 OMR	4.00 OMR
Pakistani Rupee	45.00 PKR	1,800.00 PKR
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
Rwandan franc	250.00 RWF	10,000.00 RWF
Salvadoran Colón	2.25 SVC	90.00 SVC
São Tomé And Príncipe Dobra	5.50 STN	220.00 STN
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
Tunisian dinar	0.75 TND	27.50 TND
Turkish lira	3.50 TRY	140.00 TRY

Currency	Minimum Fee	Maximum Fee
Turkmenistani Manat	1.00 TMT	40.00 TMT
Ugandan shilling	930.00 UGX	37,500.00 UGX
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
Uzbekistani Som	3,000.00 UZS	120,000.00 UZS
Venezuelan bolivar	2,000,000.00 VES	60,000,000.00 VES
Zambian kwacha	5.50 ZMW	215.00 ZMW
ALL Other Currencies	No Min	No Max

## 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
Bank Return on Withdrawal/Transfer out of PayPal	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.	3.00 EUR
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 <u>Credit Card and</u> <u>Debit Card Link and</u> <u>Confirmation Table</u> <u>below</u> .
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</u> Account Fee Table below.
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.	12.00 EUR (per item)
Reversal or failed direct debit payment	The fee is based on our losses in such case. You remain entitled to demonstrate that our losses were below the amount of the fee.	3.00 EUR

## **Credit Card and Debit Card Link and Confirmation Table**

Currency	Rate
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL

Currency	Rate
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

Currency	Rate
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	3600.00 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