

**Last Updated: 31 December 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](#).

**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 Market/Region

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

### Market/Region list

Hong Kong (HK)

## 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

Transaction Type	Rate
Commercial Transactions	3.90% + <a href="#">fixed fee</a>
QR Code Transactions – 80.01 HKD and above	1.20% + <a href="#">fixed fee</a>
QR Code Transactions – 80.00 HKD and below	1.70% + <a href="#">fixed fee</a>

## Receiving international transactions

Transaction Type	Rate
Commercial Transactions	4.40% + <a href="#">fixed fee</a>
QR Code Transactions – 80.01 HKD and above	1.70% + <a href="#">fixed fee</a>
QR Code Transactions – 80.00 HKD and below	1.70% + <a href="#">fixed fee</a>

## Fixed fee for commercial transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar (AUD)	0.30 AUD	New Taiwan dollar (TWD)	10.00 TWD
Brazilian real (BRL)	0.60 BRL	New Zealand dollar (NZD)	0.45 NZD
Canadian dollar (CAD)	0.30 CAD	Norwegian krone (NOK)	2.80 NOK
Czech koruna (CZK)	10.00 CZK	Philippine peso (PHP)	15.00 PHP
Danish krone (DKK)	2.60 DKK	Polish zloty (PLN)	1.35 PLN
Euro (EUR)	0.35 EUR	Russian ruble (RUB)	10.00 RUB
Hong Kong dollar (HKD)	2.35 HKD	Singapore dollar (SGD)	0.50 SGD
Hungarian forint (HUF)	90.00 HUF	Swedish krona (SEK)	3.25 SEK
Israeli new shekel (ILS)	1.20 ILS	Swiss franc (CHF)	0.55 CHF
Japanese yen (JPY)	40.00 JPY	Thai baht (THB)	11.00 THB
Malaysian ringgit (MYR)	2.00 MYR	UK pounds sterling (GBP)	0.20 GBP
Mexican peso (MXN)	4.00 MXN	US dollar (USD)	0.30 USD

**Fixed fee for QR Code transactions 80.01 HKD and above  
(based on currency received)**

Currency	Fee	Currency	Fee
Australian dollar (AUD)	0.10 AUD	New Taiwan dollar (TWD)	3.00 TWD

Currency	Fee	Currency	Fee
Brazilian real (BRL)	0.20 BRL	New Zealand dollar (NZD)	0.15 NZD
Canadian dollar (CAD)	0.10 CAD	Norwegian krone (NOK)	1.00 NOK
Czech koruna (CZK)	3.00 CZK	Philippine peso (PHP)	5.00 PHP
Danish krone (DKK)	0.70 DKK	Polish zloty (PLN)	0.50 PLN
Euro (EUR)	0.10 EUR	Russian ruble (RUB)	3.00 RUB
Hong Kong dollar (HKD)	0.80 HKD	Singapore dollar (SGD)	0.20 SGD
Hungarian forint (HUF)	30.00 HUF	Swedish krona (SEK)	1.00 SEK
Israeli new shekel (ILS)	0.40 ILS	Swiss franc (CHF)	0.10 CHF
Japanese yen (JPY)	12.00 JPY	Thai baht (THB)	4.00 THB
Malaysian ringgit (MYR)	0.70 MYR	UK pounds sterling (GBP)	0.10 GBP
Mexican peso (MXN)	2.00 MXN	US dollar (USD)	0.10 USD

**Fixed fee for QR code transactions 80.00 HKD and below  
(based on currency received)**

Currency	Fee	Currency	Fee
Australian dollar	0.05 AUD	New Taiwan dollar	2.00 TWD
Brazilian real	0.10 BRL	New Zealand dollar	0.08 NZD

Currency	Fee	Currency	Fee
Canadian dollar	0.05 CAD	Norwegian krone	0.47 NOK
Czech koruna	1.50 CZK	Philippine peso	2.50 PHP
Danish krone	0.35 DKK	Polish zloty	0.23 PLN
Euro	0.05 EUR	Russian ruble	1.50 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.50 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.05 CHF
Japanese yen	6.00 JPY	Thai baht	1.80 THB
Malaysian ringgit	0.20 MYR	UK pounds sterling	0.05 GBP
Mexican peso	0.55 MXN	US dollar	0.05 USD

## 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.

## 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	2.00% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
Other International Mass Payment	2.00% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

## Maximum fee cap for Mass Payments

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	1.25 AUD	60.00 AUD
Brazilian real	2.00 BRL	100.00 BRL
Canadian dollar	1.25 CAD	60.00 CAD
Czech koruna	24.00 CZK	1000.00 CZK
Danish krone	6.00 DKK	300.00 DKK
Euro	0.85 EUR	40.00 EUR
Hong Kong dollar	7.00 HKD	400.00 HKD

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Hungarian forint	210.00 HUF	15,000.00 HUF
Israeli new shekel	4.00 ILS	200.00 ILS
Japanese yen	120.00 JPY	5000.00 JPY
Malaysian ringgit	4.00 MYR	200.00 MYR
Mexican peso	11.00 MXN	750.00 MXN
New Taiwan dollar	33.00 TWD	2000.00 TWD
New Zealand dollar	1.50 NZD	75.00 NZD
Norwegian krone	6.75 NOK	300.00 NOK
Philippine peso	50.00 PHP	2500.00 PHP
Polish zloty	3.00 PLN	150.00 PLN
Russian ruble	30.00 RUB	1500.00 RUB
Singapore dollar	1.60 SGD	80.00 SGD
Swedish krona	9.00 SEK	400.00 SEK
Swiss franc	1.30 CHF	50.00 CHF
Thai baht	36.00 THB	2000.00 THB
UK pounds sterling	0.65 GBP	35.00 GBP
US dollar	1.00 USD	50.00 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 HKD. 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 rates.

## Receiving micropayments

Transaction	Rate
Domestic micropayments	5.00% + micropayments <a href="#">fixed fee</a>
Domestic micropayments for Digital Goods	5.50% + micropayments <a href="#">fixed fee</a>
Other International micropayments	6.00% + micropayments <a href="#">fixed fee</a>
Other International micropayments for Digital Goods	6.00% + micropayments <a href="#">fixed fee</a>

## Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL



Currency	Fee
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

Currency	Fee
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	15.00 AUD
Brazilian real	20.00 BRL
Canadian dollar	15.00 CAD

Currency	Fee
Czech koruna	250.00 CZK
Danish krone	60.00 DKK
Euro	11.25 EUR
Hong Kong dollar	75.00 HKD
Hungarian forint	2,000.00 HUF
Israeli new shekel	40.00 ILS
Japanese yen	1,300.00 JPY
Malaysian ringgit	40.00 MYR
Mexican peso	110.00 MXN

Currency	Fee
New Taiwan dollar	330.00 TWD
New Zealand dollar	15.00 NZD
Norwegian krone	65.00 NOK
Philippine peso	500.00 PHP
Polish zloty	30.00 PLN
Russian ruble	320.00 RUB
Singapore dollar	15.00 SGD

Currency	Fee
Swedish krona	80.00 SEK
Swiss franc	10.00 CHF
Thai baht	360.00 THB
UK pounds sterling	7.00 GBP
US dollar	10.00 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	12.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	10.00 CAD
Czech koruna	185.00 CZK

Currency	Fee
Danish krone	55.00 DKK
Euro	7.00 EUR
Hong Kong dollar	65.00 HKD
Hungarian forint	2450.00 HUF
Indian Rupee	580.00 INR
Israeli new shekel	30.00 ILS
Japanese yen	870.00 JPY
Malaysian ringgit	35.00 MYR
Mexican peso	160.00 MXN

Currency	Fee
New Taiwan dollar	250.00 TWD
New Zealand dollar	13.00 NZD
Norwegian krone	75.00 NOK
Philippine peso	405.00 PHP
Polish zloty	30.00 PLN
Russian ruble	600.00 RUB
Singapore dollar	11.00 SGD

Currency	Fee
Swedish krona	75.00 SEK
Swiss franc	8.00 CHF
Thai baht	250.00 THB
UK pounds sterling	6.00 GBP
US dollar	8.00 USD

## High Volume Dispute Fees

Currency	Fee
Australian dollar	24.00 AUD
Brazilian real	70.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	370.00 CZK
Danish krone	110.00 DKK
Euro	14.00 EUR
Hong Kong dollar	130.00 HKD
Hungarian forint	4900.00 HUF

Currency	Fee
Indian Rupee	1160.00 INR
Israeli new shekel	60.00 ILS
Japanese yen	1740.00 JPY
Malaysian ringgit	70.00 MYR
Mexican peso	320.00 MXN

Currency	Fee
New Taiwan dollar	500.00 TWD
New Zealand dollar	26.00 NZD
Norwegian krone	150.00 NOK
Philippine peso	810.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1200.00 RUB
Singapore dollar	22.00 SGD
Swedish krona	150.00 SEK
Swiss franc	16.00 CHF
Thai baht	500.00 THB
UK pounds sterling	12.00 GBP

Currency	Fee
US dollar	16.00 USD

# 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
3.00% above the base exchange rate (to form the transaction exchange rate)

## Conversions in all other cases

Rates for all currency conversions (e.g. when sending payments not in HKD):



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

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)
Mexican peso (MXN)	4.00%	US dollar (USD)	4.00%

## eChecks Fees

Sometimes the sender of a payment you receive may use an eChecks 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 eChecks. When you receive an eChecks 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 eChecks fees

Country	Rate
Per each payment transaction	<a href="#">Commercial Transaction Rates</a>

### Maximum fee cap for eChecks

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. A currency conversion (and [currency conversion fees](#)) may also apply.

### Transferring balance from a business PayPal account

Transfer to	Transfer Type	Rate
Bank account	Withdrawals made to your local account equal to or greater than 1000.00 HKD	No Fee (when no <a href="#">currency conversion</a> is involved)
		1.00% (of the amount transferred)
	Instant Transfer	<ul style="list-style-type: none"> <li>Minimum Fee = \$10.00 HKD</li> <li>Maximum Fee = \$100.00 HKD</li> </ul>
	Withdrawals made to your local account less than 1000.00 HKD	3.50 HKD per withdrawal (when no <a href="#">currency conversion</a> is involved)

Transfer to	Transfer Type	Rate
	Withdrawals made to your U.S. account	2.50% (when no <a href="#">currency conversion</a> is involved)

# 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.	20.00 HKD (per item)
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 <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .

Activity	Description	Rate
<b>Commercial Transaction Refunds</b>	Full Refunds	<ul style="list-style-type: none"> <li>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.</li> </ul>
	Partial Refunds	<ul style="list-style-type: none"> <li>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.</li> </ul>
<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.	60.00 HKD (per item)

# 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	10.00 MYR
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

Currency	Rate
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