

**Last Updated: 16, December 2020**

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). Changes expected to be published on immediate notice, can also be reviewed 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 Country/Territory

Rates published below apply to PayPal accounts of residents of the following country/territory:

## Country/Territory list

Ireland (IE)
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# 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

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

## Conversions in all other cases

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

# Transfers Out of PayPal

You can typically transfer money out of PayPal by standard transfers to your linked bank account or eligible debit cards. 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	Rate
Bank Account	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
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 <a href="#">Bank Return on Transfer out of PayPal Table below</a> .
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> .
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)

### Bank Return on Transfer out of PayPal Table

Country/Territory	Rate
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