Last Updated: 20, February 2024

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates 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 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 <u>Market/Region Grouping Table</u>.

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 market/region:

Market/Region list

Israel (IL)

Commercial Transaction Rates

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".

Standard rate for receiving domestic commercial transactions

Transaction Type	Rate
Commercial Transactions	3.40% + <u>fixed fee</u>

Rate for receiving international commercial transactions

The fee for receiving domestic commercial transactions applies plus the <u>additional percentage-based fee for international commercial transactions</u>.

The additional percentage-based fee for international commercial transactions shall be increased by the percentage set out below:

Where sender's market/region is	Rate
Canada, <u>Europe I, Northern Europe</u> , or U.S.	+1.00%
All other countries	+2.00%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK

Currency	Fee
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB

Currency	Fee
UK pounds sterling	0.20 GBP
US dollar	0.30 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 <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

Our Commercial Transaction Rates apply when you receive APM funded payments.

PayPal Payouts and Mass Pay

PayPal Payouts and Mass Pay services allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts or Mass Pay. The fee is based on the type of payment and currency in which it is sent.

Sending PayPal Payouts/ Mass Pay

Transaction	Rate
Domestic PayPal Payouts/ Mass Pay	2.00% of total transaction amount (not to exceed the domestic maximum fee cap below per recipient)
International PayPal Payouts/ Mass Pay	2.00% of total transaction amount (not to exceed the international maximum fee cap below per recipient)

Maximum fee cap for PayPal Payouts/ Mass Pay

Based on payment currency:

Currency	Domestic Maximum Fee Cap Per Recipient	International Maximum Fee Cap Per Recipient
Australian dollar	16.00 AUD	100.00 AUD
Brazilian real	24.00 BRL	150.00 BRL
Canadian dollar	14.00 CAD	90.00 CAD
Czech koruna	280.00 CZK	1700.00 CZK
Danish krone	84.00 DKK	500.00 DKK
Euro	12.00 EUR	70.00 EUR
Hong Kong dollar	110.00 HKD	660.00 HKD
Hungarian forint	3080.00 HUF	18,500.00 HUF
Israeli new shekel	50.00 ILS	320.00 ILS
Japanese yen	1200.00 JPY	8000.00 JPY
Malaysian ringgit	50.00 MYR	300.00 MYR
Mexican peso	170.00 MXN	1080.00 MXN
New Taiwan dollar	440.00 TWD	2700.00 TWD
New Zealand dollar	20.00 NZD	120.00 NZD
Norwegian krone	90.00 NOK	540.00 NOK

Currency	Domestic Maximum Fee Cap Per Recipient	International Maximum Fee Cap Per Recipient
Philippine peso	640.00 PHP	3800.00 PHP
Polish zloty	46.00 PLN	280.00 PLN
Russian ruble	480.00 RUB	2800.00 RUB
Singapore dollar	20.00 SGD	120.00 SGD
Swedish krona	100.00 SEK	640.00 SEK
Swiss franc	16.00 CHF	100.00 CHF
Thai baht	460.00 THB	2800.00 THB
UK pounds sterling	10.00 GBP	60.00 GBP
US dollar	14.00 USD	90.00 USD

Micropayments

Subject to application and pre-approval by PayPal, you may update an existing account to receive the Micropayment rate. Micropayment rates can be beneficial as an alternative to standard commercial transaction rates for business that process payments under certain amounts. If you update to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Rate applicability may vary for Micropayments for Digital Goods. Please contact us to apply for the Micropayment rates. For more information on Micropayments or Micropayments for Digital Goods, please see our User Agreement.

Receiving micropayments

Transaction	Rate
Domestic micropayments	5.00% + micropayments <u>fixed fee</u>

Transaction	Rate
Domestic micropayments for Digital Goods	5.00% + micropayments <u>fixed fee</u>
International micropayments	6.00% + micropayments fixed fee
International micropayments for Digital Goods	5.50% + micropayments fixed fee

Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
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
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

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 <u>User Agreement</u> 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
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

Currency	Fee
Polish zloty	30.00 PLN
Russian ruble	600.00 RUB
Singapore dollar	11.00 SGD
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

Currency	Fee
Hungarian forint	4900.00 HUF
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
US dollar	16.00 USD

Currency	Fee	

Currency Conversions

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

The <u>transaction exchange rate</u> used for your currency conversion includes a fee applied and retained by us on a <u>base</u> <u>exchange rate</u> to form the rate applicable to your conversion.

Conversions in all cases

Rates for all currency conversions:

Rate

2.5% applied on the base exchange rate (to form the transaction exchange rate)

Withdrawals Out of PayPal

You can typically withdraw funds out of PayPal by standard withdrawals to your linked bank account or eligible cards. A currency conversion (and <u>currency conversion fees</u>) may also apply. For withdrawals to cards, fees are based on the card currency in accordance with the information that PayPal has at the time of the withdrawal (including your selection of the currency, where available).

Withdrawing a balance from a business PayPal account

Withdrawal to	Withdrawal Type	Rate
	Withdrawals made to your local account • Equal to or greater than 1000.00 ILS	No Fee (when no <u>currency</u> <u>conversion</u> is involved)
Bank account	Withdrawals made to your local account • Less than 1000.00 ILS	8.00 ILS per withdrawal (when no <u>currency conversion</u> is involved)
	Withdrawals made to your U.S. account	35.00 USD (when no <u>currency</u> <u>conversion</u> is involved)
Cards	Standard Withdrawal to Visa Card	Fixed Fee for card withdrawal applies per withdrawal (when no <u>currency conversion</u> is involved) • <u>Fees apply based on the card currency, in the table below</u>
		22.00 ILS (when no <u>currency</u> <u>conversion</u> is involved)

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

Fixed fee for card withdrawal

Based on card currency:

Currency	Fee
Afghan Afghani	525.00 AFN
Albania lek	552.00 ALL
Algerian dinar	600.00 DZD
Angola kwanza	2466.00 AOA
Argentine peso	8.00 ARS
Armenian dram	2625.00 AMD
Aruban florin	9.00 AWG
Australian dollar	7.00 AUD
Azerbaijan manat	8.50 AZN
Bahamian dollar	5.00 BSD
Bahraini dinar	2.00 BHD
Balboa	5.00 PAB
Bangladeshi Taka	440.00 BDT
Barbados dollar	10.00 BBD
Belizean dollar	10.00 BZD
Bermudian dollar	5.00 BMD
Bhutan ngultrum	355.00 BTN
Boliviano	35.00 BOB
Botswana pula	54.00 BWP

Currency	Fee
Brazilian real	10.00 BRL
Brunei dollar	7.00 BND
Bulgarian lev	7.00 BGN
Burundi franc	9449.00 BIF
Cabo Verde escudo	497.00 CVE
Canadian dollar	6.00 CAD
Cayman Island dollar	4.00 KYD
CFA franc BEAC	2956.00 XAF
CFA france	2700.00 XOF
Chilean peso	2400.00 CLP
Comoro franc	2218.00 KMF
Cordoba oro	171.00 NIO
Columbian peso	16658.00 COP
Congolese franc	8452.00 CDF
Convertible mark	9.00 BAM
Costa Rican colon	2816.00 CRC
Cypriot pound	2.40 CYP
Czech koruna	110.00 CZK
Dalasi	256.00 GMD

Currency	Fee
Danish krone	30.00 DKK
Denar	278.00 MKD
Djibouti franc	889.00 DJF
Dominican peso	267.00 DOP
Dong	57937.00 VND
East Caribbean dollar	14.00 XCD
Egyptian pound	79.00 EGP
Eritrean Nakfa	75 ERN
Estonian kroon	60.00 EEK
Ethiopian birr	160.00 ETB
Euro	4.00 EUR
Falkland Islands pound	2.00 FKP
Fiji dollar	5.00 FJD
Ghanaian Cedi	31.25 GHS
Gibraltar pound	4.00 GIP
Guarani	16312.00 PYG
Guinea franc	47695.00 GNF
Guyana dollar	1043.00 GYD
Haitian Gourde	500.00 HTG

Currency	Fee
Hong Kong dollar	40.00 HKD
Hryvnia	122.00 UAH
Hungarian forint	1000.00 HUF
Iceland krona	340.00 ISK
Indian rupee	200.00 INR
Iraqi Dinar	7250.00 IQD
Israeli new shekel	22.00 ILS
Japanese yen	610.00 JPY
Jamaican dollar	670.00 JMD
Jordanian dinar	3.60 JOD
Kenyan shilling	504.00 KES
Kina	17.00 PGK
Kip	44392.00 LAK
Kuwaiti dinar	5.00 KWD
Kwacha	1842.00 MWK
Kyrgyzstani som	425.00 KGS
Lari	14.00 GEL
Latvian lat	3.00 LVL

Currency	Fee
Lebanese Pound	7600.00 LBP
Leone	49324.00 SLL
Lempira	123.00 HNL
Lesotho Loti	80.00 LSL
Liberian Dollar	750.00 LRD
Lilangeni	72.00 SZL
Lithuanian litas	14.00 LTL
Macanese Pataca	40.00 MOP
Malaysian ringgit	20.00 MYR
Malagasy Ariary	18259.00 MGA
Maltese lira	1.80 MTL
Mauritanian ouguiya	180.00 MRU
Mauritius rupee	183.00 MUR
Mexican peso	60.00 MXN
Moldovan leu	88.00 MDL
Moroccan dirham	48.00 MAD
Mozambican metical	375.00 MZN
Myanmar Kyat	9000.00 MMK
Naira	1812.00 NGN

Currency	Fee
Namibia dollar	72.00 NAD
Nepalese rupee	571.00 NPR
Netherlands Antillean guilder	8.00 ANG
New Taiwan dollar	175.00 TWD
New Zealand dollar	8.00 NZD
Norwegian krone	32.00 NOK
Nuevo Sol	17.00 PEN
Omani rial	2.00 OMR
Pa'anga	11.00 TOP
Pakistani Rupee	900.00 PKR
Philippine peso	250.00 PHP
Polish zloty	16.00 PLN
Qatari rial	18.00 QAR
Quetzal	38.00 GTQ
Rand	40.00 ZAR
Riel	20600.00 KHR
Romanian leu	12.00 RON
Rufiyaa	77.00 MVR
Rupiah	46000.00 IDR
Russian ruble	150.00 RUB

Currency	Fee
Rwandan franc	5000.00 RWF

Currency	Fee
Saint Helena pound	4.00 SHP
Salvadoran Colón	45.00 SVC
São Tomé And Príncipe Dobra	110.00 STN
Saudi riyal	19.00 SAR
Serbian dinar	530.00 RSD
Seychelles rupee	68.00 SCR
Singapore dollar	8.00 SGD
Slovak koruna	140.00 SKK
Solomon Islands dollar	41.00 SBD
Somali shilling	2898.00 SOS
Somoni	52.00 TJS
Sri Lanka rupee	907.00 LKR
Surinam dollar	37.00 SRD
Swedish krona	35.00 SEK
Swiss franc	6.50 CHF
Tala	13.00 WST
Tanzanian shilling	11520.00 TZS

Currency	Fee
Tenge	1887.00 KZT
Thai baht	200.00 THB
Trinidad and Tobago dollar	34.00 TTD
Tugrik	13735.00 MNT
Tunisian dinar	13.00 TND
Turkish lira	70.00 TRY
Turkmenistani Manat	20.00 TMT
Uganda shilling	18388.00 UGX
UAE dirham	20.00 AED
UK pounds sterling	3.00 GBP
US dollar	5.00 USD
Uruguay peso	100.00 UYI/UYU
Uzbekistani Som	60,000.00 UZS
Vatu	582.00 VUV
Venezuelan bolivar	30,000,000.00 VES
Won	5830.00 KRW
Yemeni rial	1252.00 YER
Yuan renminbi	35.00 CNY
Zambian kwacha	107.50 ZMW

Currency	Fee	

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

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
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 Credit Card and Debit Card Link and Confirmation Table below.
Commercial Transaction Refunds	Full Refunds	• If a payment you received is refunded to the sender, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
	Partial Refunds	• If a payment you received is refunded to the sender, there

Activity	Description	Rate
		are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
Records Request	We will not charge you for records requested in connection with your goodfaith assertion of an error in your PayPal account.	10.00 SGD or other currency equivalent (per item)

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	10.00 MYR

Currency	Rate
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