

Last Updated: 28, March 2024

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](#).

For India users, we only support international payments.

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

India (IN)

Commercial Transaction Rates

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a payment using PayPal, we call that a “commercial transaction”.

Receiving international transactions

Where sender's market/region is	Rate
Outside of India (IN)	4.40% + Fixed Fee

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
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Indian Rupee	3.00 INR
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR

Currency	Fee
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
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 [Annex 1](#) of your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

Our [Commercial Transaction Rates](#) apply when you receive APM funded payments.

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 businesses that process small payments. 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 rate.

Receiving micropayments

Transaction	Rate
International micropayments	6.00% + 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

Currency	Fee
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
Indian Rupee	0.25 INR
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

Currency	Fee
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 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
Danish krone	55.00 DKK

Currency	Fee
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
Swedish krona	75.00 SEK
Swiss franc	8.00 CHF

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

Currency	Fee
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 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
3.0% above the base exchange rate (to form the transaction exchange rate)

Conversions in all other cases

Rates for all currency conversions:

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%

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)
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%
Indian Rupee (INR)	4.00%	Swiss franc (CHF)	4.00%
Israeli new shekel (ILS)	4.00%	Thai baht (THB)	4.00%
Japanese yen (JPY)	4.00%	UK pounds sterling (GBP)	4.00%
Malaysian ringgit (MYR)	4.00%	US dollar (USD)	4.00%
Mexican peso (MXN)	4.00%		

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. A currency conversion (and [currency conversion fees](#)) may also apply.

Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Standard	No Fee (when no currency conversion 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 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.	250.00
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> 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.
	Partial Refunds	<ul style="list-style-type: none"> If you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the

Activity	Description	Rate
		payment are not returned to you.