

**Last Updated: 31, May 2021**

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 charity donation or receive a payment when you “request money” 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

<b>Currency</b>	<b>Fee</b>
<b>Japanese yen</b>	40.00 JPY
<b>Malaysian ringgit</b>	2.00 MYR
<b>Mexican peso</b>	4.00 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	10.00 TWD
<b>New Zealand dollar</b>	0.45 NZD
<b>Norwegian krone</b>	2.80 NOK
<b>Philippine peso</b>	15.00 PHP
<b>Polish zloty</b>	1.35 PLN
<b>Russian ruble</b>	10.00 RUB
<b>Singapore dollar</b>	0.50 SGD
<b>Swedish krona</b>	3.25 SEK
<b>Swiss franc</b>	0.55 CHF
<b>Thai baht</b>	11.00 THB
<b>UK pounds sterling</b>	0.20 GBP
<b>US dollar</b>	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 <a href="#">fixed fee</a>

### Micropayments fixed fee

Based on payment currency:

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<b>Currency</b>	<b>Fee</b>
<b>Australian dollar</b>	0.05 AUD
<b>Brazilian real</b>	0.10 BRL
<b>Canadian dollar</b>	0.05 CAD
<b>Czech koruna</b>	1.67 CZK
<b>Danish krone</b>	0.43 DKK
<b>Euro</b>	0.05 EUR
<b>Hong Kong dollar</b>	0.39 HKD
<b>Hungarian forint</b>	15.00 HUF
<b>Indian Rupee</b>	0.25 INR
<b>Israeli new shekel</b>	0.20 ILS
<b>Japanese yen</b>	7.00 JPY
<b>Malaysian ringgit</b>	0.20 MYR
<b>Mexican peso</b>	0.55 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	2.00 TWD
<b>New Zealand dollar</b>	0.08 NZD
<b>Norwegian krone</b>	0.47 NOK

Currency	Fee
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 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

<b>Currency</b>	<b>Fee</b>
<b>Australian dollar</b>	12.00 AUD
<b>Brazilian real</b>	35.00 BRL
<b>Canadian dollar</b>	10.00 CAD
<b>Czech koruna</b>	185.00 CZK
<b>Danish krone</b>	55.00 DKK
<b>Euro</b>	7.00 EUR
<b>Hong Kong dollar</b>	65.00 HKD
<b>Hungarian forint</b>	2450.00 HUF
<b>Indian Rupee</b>	580.00 INR
<b>Israeli new shekel</b>	30.00 ILS
<b>Japanese yen</b>	870.00 JPY
<b>Malaysian ringgit</b>	35.00 MYR
<b>Mexican peso</b>	160.00 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	250.00 TWD
<b>New Zealand dollar</b>	13.00 NZD
<b>Norwegian krone</b>	75.00 NOK

Currency	Fee
<b>Philippine peso</b>	405.00 PHP
<b>Polish zloty</b>	30.00 PLN
<b>Russian ruble</b>	600.00 RUB
<b>Singapore dollar</b>	11.00 SGD
<b>Swedish krona</b>	75.00 SEK
<b>Swiss franc</b>	8.00 CHF
<b>Thai baht</b>	250.00 THB
<b>UK pounds sterling</b>	6.00 GBP
<b>US dollar</b>	8.00 USD

## High Volume Dispute Fees

Currency	Fee
<b>Australian dollar</b>	24.00 AUD
<b>Brazilian real</b>	70.00 BRL
<b>Canadian dollar</b>	20.00 CAD
<b>Czech koruna</b>	370.00 CZK
<b>Danish krone</b>	110.00 DKK



<b>Currency</b>	<b>Fee</b>
<b>Euro</b>	14.00 EUR
<b>Hong Kong dollar</b>	130.00 HKD
<b>Hungarian forint</b>	4900.00 HUF
<b>Indian Rupee</b>	1160.00 INR
<b>Israeli new shekel</b>	60.00 ILS
<b>Japanese yen</b>	1740.00 JPY
<b>Malaysian ringgit</b>	70.00 MYR
<b>Mexican peso</b>	320.00 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	500.00 TWD
<b>New Zealand dollar</b>	26.00 NZD
<b>Norwegian krone</b>	150.00 NOK
<b>Philippine peso</b>	810.00 PHP
<b>Polish zloty</b>	60.00 PLN
<b>Russian ruble</b>	1200.00 RUB
<b>Singapore dollar</b>	22.00 SGD
<b>Swedish krona</b>	150.00 SEK

Currency	Fee
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:

<b>Currency</b>	<b>Rate above the base exchange rate (to form the transaction exchange rate)</b>	<b>Currency</b>	<b>Rate above the base exchange rate (to form the transaction exchange rate)</b>
<b>Australian dollar (AUD)</b>	4.00%	New Taiwan dollar (TWD)	4.00%
<b>Brazilian real (BRL)</b>	4.00%	New Zealand dollar (NZD)	4.00%
<b>Canadian dollar (CAD)</b>	4.00%	Norwegian krone (NOK)	4.00%
<b>Czech koruna (CZK)</b>	4.00%	Philippine peso (PHP)	4.00%
<b>Danish krone (DKK)</b>	4.00%	Polish zloty (PLN)	4.00%
<b>Euro (EUR)</b>	4.00%	Russian ruble (RUB)	4.00%
<b>Hong Kong dollar (HKD)</b>	4.00%	Singapore dollar (SGD)	4.00%
<b>Hungarian forint (HUF)</b>	4.00%	Swedish krona (SEK)	4.00%
<b>Indian Rupee (INR)</b>	4.00%	Swiss franc (CHF)	4.00%
<b>Israeli new shekel (ILS)</b>	4.00%	Thai baht (THB)	4.00%
<b>Japanese yen (JPY)</b>	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)
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 <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
<b>Bank Return on Withdrawal/Transfer out of PayPal</b>	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
<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>
<b>Commercial Transaction Refunds</b>	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>