

**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)**

# 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](#).

# 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 other 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%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	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)
<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%
<b>Malaysian ringgit (MYR)</b>	4.00%	US dollar (USD)	4.00%
<b>Mexican peso (MXN)</b>	4.00%		

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawal/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](#).

### Withdrawing a balance from a personal PayPal account

<b>Withdrawal/Transfer to</b>	<b>Withdrawal/Transfer Type</b>	<b>Rate</b>
<b>Bank account</b>	Standard	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

<b>Activity</b>	<b>Description</b>	<b>Rate</b>
<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 INR