

Last Updated: 22, October 2020

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 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](#)

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

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 currency conversion 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 (e.g. when sending payments not in INR):

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%
Indian Rupee (INR)	4.00%	Swiss franc (CHF)	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)
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%		

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	Transfer Type	Rate
Bank account	Standard	No Fee (when no currency conversion 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.	250.00 INR