

Last Updated: 24, November 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 webpage 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

United States (US)

Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR codes, 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 transactions

Transaction Type	Rate
Commercial Transactions - Online	2.90% + fixed fee
Commercial Transactions – In-Store	2.70% + fixed fee

Transaction Type	Rate
PayPal's pay later offers	2.90% + fixed fee
QR code Transactions	1.90% + fixed fee
Venmo	2.90% + fixed fee

Receiving international transactions

The fee for receiving domestic transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

Additional percentage-based fee for international commercial transactions

Payment Type	Rate
Commercial Transactions - Online	1.50%
Commercial Transactions – In-Store	1.50%
PayPal's pay later offers	1.50%
QR code Transactions	1.50%
Venmo	1.50%

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

Currency	Fee
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
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

Fixed fee for QR code transactions (based on currency received)

Currency	Fee
Australian dollar	0.10 AUD

Currency	Fee
Brazilian real	0.20 BRL
Canadian dollar	0.10 CAD
Czech koruna	3.00 CZK
Danish krone	0.70 DKK
Euro	0.10 EUR
Hong Kong dollar	0.80 HKD
Hungarian forint	30.00 HUF
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

Currency	Fee
New Taiwan dollar	3.00 TWD
New Zealand dollar	0.15 NZD
Norwegian krone	1.00 NOK
Philippine peso	5.00 PHP
Polish zloty	0.50 PLN
Russian ruble	3.00 RUB
Singapore dollar	0.20 SGD
Swedish krona	1.00 SEK
Swiss franc	0.10 CHF
Thai baht	4.00 THB
UK pounds sterling	0.10 GBP
US dollar	0.10 USD

Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments received in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

Receiving domestic charity transactions

Transaction Type	Rate
Charity Transactions	2.20% + fixed fee

Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international charity transactions](#).

Additional percentage-based fee for international charity transactions

Transaction Type	Rate
Charity Transactions	1.50%

Fixed fee for charity transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD

Currency	Fee
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
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
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

Advanced Credit and Debit Card Payments

Use of Advanced Credit and Debit Card Payments is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the [Advanced Credit and Debit Card Payments and Virtual Terminal Agreement](#). These rates will apply to all commercial transaction card payments received using Advanced Credit and Debit Card Payments.

Receiving transactions using Advanced Credit and Debit Card Payments

Payment type	Rate
Advanced Credit and Debit Card Payments	Commercial Transaction Rates

Fixed fee for Advanced Credit and Debit Card 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
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
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

Other fees for using Advanced Credit and Debit Card transactions

Activity	
Additional Risk Factors	
Description	Rate
If PayPal determines that your Account receives, or is likely to receive, a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Activity	
Failure to implement Express Checkout	
Description	Rate
If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice.	1.00% per transaction

Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APMs) 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 the APM agreement. You must accept the terms of the [APM agreement](#) before receiving APM payments.

PayPal Cash and Cash Plus

PayPal offers two types of balance accounts commonly referred to as PayPal Cash and PayPal Cash Plus.

For more information and a complete listing of fees associated, please refer to the [PayPal Cash and PayPal Cash Plus Terms and Conditions](#).

PayPal Here Rates

Our PayPal Here solution is ideal for getting you paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time.

Use of PayPal Here is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the [PayPal Here agreement](#). These rates will apply to all commercial transaction payments received using PayPal Here.

Standard rate for receiving transactions using PayPal Here

Payment Type	Rate
Card Present Transactions	2.70%
Keyed Transactions	3.50% + fixed fee
PayPal Transactions (In Store)	2.70%
QR code Transactions	2.70%

Receiving international transactions using PayPal Here

The fee for receiving domestic PayPal Here transactions applies plus the [additional percentage-based fee for international PayPal Here transactions](#).

Additional percentage-based fee for international PayPal Here transactions

Payment Type	Rate
Card Present	1.50%
Keyed Transactions	1.50%
PayPal Transactions (In Store)	1.50%
QR code Transactions	1.50%

Charity rates for receiving transactions using PayPal Here

Subject to eligibility, application and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our [PayPal Here agreement](#) for more details.

Payment Type	Rate
Card Present Transactions	2.70%
Keyed Transactions	3.50% + fixed fee
PayPal Transactions (In Store)	2.70%
QR code Transactions	2.70%

Charity rate for receiving international transactions using PayPal Here

The fee for receiving domestic charity PayPal Here transactions applies plus the [additional percentage-based fee for international charity PayPal Here transactions](#).

Additional percentage-based fee for international charity PayPal Here transactions

Payment Type	Rate
Card Present	1.50%
Keyed Transactions	1.50%
PayPal Transactions (In Store)	1.50%

Payment Type	Rate
QR code Transactions	1.50%

Fixed fee for PayPal Here transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.15 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
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

Currency	Fee
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	0.15 USD

PayPal Website Payments Pro and Virtual Terminal Rates

PayPal's Website Payments Pro (Pro/Direct Payments) and Virtual Terminal (VT) solutions can be integrated into your online and in-person checkout solutions, providing you and your customers with flexibility and security when processing payments. You must accept the terms of the [PayPal Website Payments Pro and Virtual Terminal Agreement](#) before receiving Pro/VT payments.

Use of Pro and/or VT is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the [PayPal Website Payments Pro and Virtual Terminal Agreement](#). These rates will apply to all commercial transaction payments received using Pro and/or VT. Any reference to "fixed fee" for Pro transactions means the fixed fee for Pro and VT transactions.

Capitalized terms in this section are defined in the [PayPal Website Payments Pro and Virtual Terminal Agreement](#).

Receiving transactions using Pro/Direct Payments

Payment type	Rate
US Transactions	2.90% + fixed fee
American Express Transactions	3.50%

Receiving transactions using VT

Payment type	Rate
US Transactions	3.10% + fixed fee

Payment type	Rate
American Express Transactions	3.50%

Receiving international transactions using Pro/Direct Payments and VT

The fee for receiving domestic PayPal Here transactions applies plus the [additional percentage-based fee for international PayPal Here transactions](#).

Additional percentage-based fee for international Pro/Direct Payments and VT transactions

Payment Type	Rate
Pro/Direct Payments	1.50%
Virtual Terminal (VT)	1.50%
Pro/Direct Payments - American Express Transactions	1.50%
VT - American Express Transactions	1.50%

Charity rates for receiving transactions using Pro/Direct Payments and VT

Subject to eligibility, application, and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation, on the following criteria: qualifying monthly sales volume, size of average shopping cart, and an account in good standing. See our [PayPal Website Payments Pro and Virtual Terminal Agreement](#) for more details.

Payment Type	Rate
Pro/Direct Payments	2.20% + fixed fee
Virtual Terminal (VT)	2.40% + fixed fee

Fixed fee for Pro/Direct Payments & VT 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
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
UK pounds sterling	0.20 GBP

Currency	Fee
US dollar	0.30 USD

Other fees for using Pro/Direct Payments or VT

Activity	Description	Fee
Account Monitoring Service	Optional Service	<ul style="list-style-type: none"> • 29.95 USD set up fee • 19.95 USD per month
Advanced Fraud Management Filters	Optional Service	<ul style="list-style-type: none"> • 20.00 USD per month • 0.05 USD per transaction
Advanced Fraud Protection Services	Optional Service	<ul style="list-style-type: none"> • 10.00 USD per month • 0.05 USD per transaction
Additional Risk Factors	If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Buyer Authentication Service	Optional Service	<ul style="list-style-type: none"> • 10.00 USD per month • 0.10 USD per transaction
Card Verification Transactions	For each account verification request	0.30 USD
Failure to implement Express Checkout	If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice.	1.00% per transaction
Monthly Fees	Payments Advanced	5.00 USD
	Payments Pro	30.00 USD
	Payments Pro Payflow	30.00 USD

Activity	Description	Fee
	Virtual Terminal	30.00 USD
Recurring Billing	Optional Service	10.00 USD per month
Recurring Payment Tool	Optional Service	30.00 USD per month
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction via PayPal Payments Pro.	0.30 USD

Payment Gateway

[Payflow Pro](#) gives you the flexibility to design a checkout page that matches your site's branding, and [Payflow Link](#) comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the [Payflow Gateway Services Agreement](#).

Receiving transactions using Payflow

Payment type	Fee
Payflow Pro Transaction	0.10 USD
Payflow Link Transaction	0.10 USD

Other fees for using Payflow

Activity	Description	Fee
Monthly Fees	Payflow Pro	25.00 USD
	Payflow Link	No fee
PayPal Recurring Billing Service (Monthly)	Payflow Pro	10.00 USD
	Payflow Link	10.00 USD
PayPal Fraud Protection Services (Monthly)	Basic Package	No fee
	Advanced Package	10.00 USD
	Buyer Authentication +	10.00 USD

Activity	Description	Fee
PayPal Fraud Protection Services (Monthly Excess Transaction Fee)	Basic Package	No fee
	Advanced Package	0.05 USD
	Buyer Authentication +	0.10 USD
	Recurring Billing Service	No fee

Mass Payments

Mass Payments makes it easy to organize many recipients at once. We charge you a fee for each payment you send using Mass Payments, with the fee capped as shown below depending on the type of payment and currency in which it is sent.

Sending Mass Payments

Transaction	Rate
US	2% of total transaction amount (not to exceed the maximum fee cap below)
US <ul style="list-style-type: none"> When using the Payouts API 	Flat Rate see fee table below
Other International Mass Payment	2% of total transaction amount (not to exceed the maximum fee cap below)

Fee and maximum fee cap for Mass Payments

Based on payment currency:

Currency	US Maximum Fee Cap	US – When using the Payouts API Fee	Other International Maximum Fee Cap
Australian dollar	1.25 AUD	0.32 AUD	24.00 AUD
Brazilian real	2.00 BRL	0.50 BRL	40.00 BRL
Canadian dollar	1.25 CAD	0.32 CAD	24.00 CAD
Czech koruna	24.00 CZK	6.00 CZK	400.00 CZK

Currency	US Maximum Fee Cap	US – When using the Payouts API Fee	Other International Maximum Fee Cap
Danish krone	6.00 DKK	1.50 DKK	120.00 DKK
Euro	0.85 EUR	0.22 EUR	16.00 EUR
Hong Kong dollar	7.00 HKD	1.75 HKD	160.00 HKD
Hungarian forint	210.00 HUF	53.00 HUF	6000.00 HUF
Israeli new shekel	4.00 ILS	1.00 ILS	80.00 ILS
Japanese yen	120.00 JPY	30.00 JPY	2000.00 JPY
Malaysian ringgit	4.00 MYR	Not Applicable	80.00 MYR
Mexican peso	11.00 MXN	2.75 MXN	300.00 MXN
New Taiwan dollar	33.00 TWD	8.00 TWD	800.00 TWD
New Zealand dollar	1.50 NZD	0.38 NZD	30.00 NZD
Norwegian krone	6.75 NOK	1.70 NOK	120.00 NOK
Philippine peso	50.00 PHP	12.50 PHP	1000.00 PHP
Polish zloty	3.00 PLN	0.75 PLN	60.00 PLN
Russian ruble	30.00 RUB	60.00 RUB	600.00 RUB
Singapore dollar	1.60 SGD	0.40 SGD	32.00 SGD
Swedish krona	9.00 SEK	2.25 SEK	160.00 SEK
Swiss franc	1.30 CHF	0.33 CHF	20.00 CHF
Thai baht	36.00 THB	9.00 THB	800.00 THB
UK pounds sterling	0.65 GBP	0.17 GBP	14.00 GBP
US dollar	1.00 USD	0.25 USD	20.00 USD

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 payments under 10.00 USD. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your applicable PayPal account. Please [contact us](#) to apply for the Micropayment rate.

Receiving micropayments

Transaction	Rate
US	5.00% + micropayments fixed fee
International micropayments	5.00% + 1.50% + 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

Currency	Fee
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

Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

The chargeback fee is based on the currency received as follows:

Chargeback fees

Currency	Fee
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK

Currency	Fee
Euro	16.00 EUR
Hong Kong dollar	155.00 HKD
Hungarian forint	4,325.00 HUF
Israeli new shekel	75.00 ILS
Japanese yen	1,875.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	250.00 MXN

Currency	Fee
New Taiwan dollar	625.00 TWD
New Zealand dollar	28.00 NZD
Norwegian krone	125.00 NOK
Philippine peso	900.00 PHP
Polish zloty	65.00 PLN
Russian ruble	640.00 RUB
Singapore dollar	28.00 SGD
Swedish krona	150.00 SEK
Swiss franc	22.00 CHF
Thai baht	650.00 THB
UK pounds sterling	14.00 GBP
US dollar	20.00 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	25.00 AUD
Brazilian real	65.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	350.00 CZK
Danish krone	100.00 DKK
Euro	14.00 EUR
Hong Kong dollar	115.00 HKD
Hungarian forint	4,585.00 HUF
Indian Rupee	1080.00 INR
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

Currency	Fee
New Taiwan dollar	455.00 TWD
New Zealand dollar	25.00 NZD
Norwegian krone	140.00 NOK
Philippine peso	760.00 PHP
Polish zloty	60.00 PLN

Currency	Fee
Russian ruble	1125.00 RUB
Singapore dollar	20.00 SGD
Swedish krona	145.00 SEK
Swiss franc	15.00 CHF
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP
US dollar	15.00 USD

High Volume Dispute Fees

Currency	Fee
Australian dollar	50.00 AUD
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD
Hungarian forint	9,170.00 HUF
Indian Rupee	2160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3,260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

Currency	Fee
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD
Norwegian krone	280.00 NOK
Philippine peso	1520.00 PHP
Polish zloty	120.00 PLN
Russian ruble	2250.00 RUB
Singapore dollar	40.00 SGD
Swedish krona	290.00 SEK
Swiss franc	30.00 CHF
Thai baht	930.00 THB
UK pounds sterling	24.00 GBP
US dollar	30.00 USD

Currency Conversions

For any of the following types of transactions involving a [currency conversion](#) by PayPal, the transaction exchange rate will also include a currency conversion spread.

Converting payments in another currency

Type of Transaction	Currency Conversion Spread
<ul style="list-style-type: none"> • Paying for goods or services in a currency other than the currency the goods or services are listed in. • Sending money to a friend or family member such that they receive a different currency from the currency you pay in. • Sending money using PayPal's Payouts or MassPay products such that your recipients receive a different currency from the currency you pay in. 	4.00%, or such other amount as may be disclosed to you during the transaction.

Type of Transaction	Currency Conversion Spread
<ul style="list-style-type: none"> All other transactions 	3.00%, or such other amount as may be disclosed to you during the transaction.

E-check Fees

Sometimes the sender of a payment you receive may use an E-check as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the [user agreement](#) for more information about E-check. When you receive an E-check funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

Receiving E-check fees

Country	Rate
Per each payment transaction	Commercial Transaction Rates

Maximum fee cap for E-checks

Currency	Maximum fee cap
Australian dollar	300.00 AUD
Brazilian real	500.00 BRL
Canadian dollar	300.00 CAD
Czech koruna	5000.00 CZK
Danish krone	1500.00 DKK
Euro	200.00 EUR
Hong Kong dollar	2500.00 HKD

Currency	Maximum fee cap
Hungarian forint	54,000.00 HUF
Israeli new shekel	1100.00 ILS
Japanese yen	24,000.00 JPY
Malaysian ringgit	1000.00 MYR
Mexican peso	3500.00 MXN
New Taiwan dollar	9000.00 TWD
New Zealand dollar	400.00 NZD
Norwegian krone	1600.00 NOK
Philippine peso	13,000.00 PHP
Polish zloty	800.00 PLN
Russian ruble	12,000.00 RUB
Singapore dollar	400.00 SGD
Swedish krona	1800.00 SEK
Swiss franc	300.00 CHF
Thai baht	9000.00 THB
UK pounds sterling	200.00 GBP
US dollar	300.00 USD

Transfers Out of PayPal

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

Transferring balance from a business PayPal account

Transfer to	Transfer Type	Rate
Bank	Local Account	No Fee (when no currency conversion is involved)

account Transfer to	Transfer Type	Rate
	Instant <ul style="list-style-type: none"> Withdrawal limits apply. 	1.00% of amount transferred <ul style="list-style-type: none"> Maximum fees apply based on the card withdrawal currency, in the table below
Cards	Instant <ul style="list-style-type: none"> With eligible linked debit card Withdrawal limits apply. 	1.00% of amount transferred <ul style="list-style-type: none"> Maximum fees apply based on the card withdrawal currency, in the table below

Withdrawal Limits – Instant Transfer for Bank

Frequency	Maximum (up to)
Per transaction	25,000.00 USD

Withdrawal Limits – Instant Transfer for Cards

Frequency	Maximum (up to)
Per transaction	50,000.00 USD
Per day	100,000.00 USD
Per week	250,000.00 USD
Per month	500,000.00 USD

Maximum fees

Based on withdrawal currency:

Currency	Maximum Fee
US dollar	10.00 USD

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 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.	No Fee
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 payment are not returned to you.
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.
PayPal Business Debit MasterCard	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice
PayPal Cash MasterCard	Use of the PayPal Cash MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Cash MasterCard Cardholder Agreement

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	2.00 AUD

Currency	Fee
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	Not Applicable
Mexican peso	20.00 MXN

Currency	Fee
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