

Last Updated: 9, 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)

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](#).

Buying and Selling Cryptocurrencies

The transaction fees are based on how much cryptocurrency ("crypto") you buy or sell. The exchange rate you'll see before buying or selling crypto will also include a [cryptocurrency conversion spread](#). There's no fee for holding crypto in your account.

Purchase or sale amount	Fee
1.00 – 24.99 USD	0.50 USD
25.00 – 100.00 USD	2.30% • of purchase or sale amount
100.01 – 200.00 USD	2.00% • of purchase or sale amount
200.01 – 1000.00 USD	1.80% • of purchase or sale amount
1000.01 USD +	1.50% • of purchase or sale amount

Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

Sending domestic personal transactions

Payment method	Fee
PayPal balance or a bank account	No Fee
Cards	2.90% + fixed fee

Sending international personal transactions

Payment method	Fee
PayPal balance or a bank account	5.00% • A minimum fee of 0.99 USD • A maximum of 4.99 USD
Cards	5.00% + 2.90% + fixed fee • A minimum fee of 0.99 USD • A maximum of 4.99 USD

Fees charged in different currencies for sending payments: We will collect the fee from balance in the currency in which the fee is listed. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is listed, in which case the fees for "[Conversions in all other cases](#)" also apply.

Receiving personal transactions

Rate
No fee (when no currency conversion is involved)

Fixed fee for personal 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

Currency	Fee
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

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](#).

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 Mass Pay 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.
<ul style="list-style-type: none"> • All other transactions 	3.00%, or such other amount as may be disclosed to you during the transaction.

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.

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
	Local Account	No Fee (when no currency conversion is involved)
Bank account	Instant	1.00% of amount transferred
	<ul style="list-style-type: none">Withdrawal limits apply	<ul style="list-style-type: none">Maximum fees apply based on the card withdrawal currency, in the table below
Cards	Instant	1.00% of amount transferred
	<ul style="list-style-type: none">With eligible linked debit cardWithdrawal limits apply	<ul style="list-style-type: none">Maximum fees apply based on the card withdrawal currency, in the table below
Checks	Have a paper check mailed to you	1.50 USD

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	5000.00 USD
Per day	5000.00 USD
Per week	5000.00 USD
Per month	15,000.00 USD

Maximum fees

Based on withdrawal currency:

Currency	Maximum Fee
US dollar	10.00 USD

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.	No Fee
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	Rate
Australian dollar	2.00 AUD
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	Rate
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