

Last Updated: 14, December 2022

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#) or as otherwise required by the user agreement. You can also get to the [Policy Updates Page](#) 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 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](#).

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:

United States (US)

Buying with PayPal

It's free to use PayPal to donate or 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 accept the [User Agreement](#) to buy or sell goods or services or make any other commercial type of transaction, we call that a "commercial transaction".

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#).

Buying, Selling, and Transferring 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.

Buying or selling a cryptocurrency

Purchase or sale amount	Fee
1.00 – 4.99 USD	0.49 USD
5.00 – 24.99 USD	0.99 USD
25.00 – 74.99 USD	1.99 USD

Purchase or sale amount	Fee
75.00 – 200.00 USD	2.49 USD
200.01 – 1000.00 USD	1.80%
1000.01 USD +	1.50%

Transferring a cryptocurrency

Transfer Type	Fee
Receiving a crypto transfer	No fee
Transferring crypto to another PayPal account	No Fee
Transferring crypto to an address outside of PayPal	You will be charged a cryptocurrency network fee, payable in the crypto you transfer, which varies. For details on the network fee, see the PayPal Cryptocurrency Terms and Conditions . We will display such network fee right before you transfer any crypto.
Using PayPal as a funding source to buy and transfer crypto in one step to external cryptocurrency wallet providers who support this feature	When you buy crypto to be transferred in one step, you will also buy the crypto required to cover the cryptocurrency network fee for that transfer. You will pay a transaction fee on the USD value of this combined crypto purchase amount, listed in the Buying or Selling a Cryptocurrency table above. Additionally, you will pay 1% only on the USD value of the crypto that you receive in your external wallet.

Receiving and Sending Donations

When you accept the [User Agreement](#) or the [PayPal Fundraisers Terms and Conditions](#) to send or receive funds using one of the payment types listed below, we call that a "donation". Funds sent or received through other products or services (not set out below) are not "donations" eligible for

donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

Standard rate for receiving domestic donations

Payment Type	Rate
Donate Button	2.89% + fixed fee
PayPal Fundraisers (Listed Fundraisers)	2.99%
PayPal Fundraisers (Unlisted Fundraisers)	No Fee
PayPal Checkout for Donations	2.89% + fixed fee

Receiving international donations

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

Additional percentage-based fee for international donations

Payment Type	Rate
All Donations	1.50%

Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	0.59 AUD
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD

Currency	Fee
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK
Swiss franc	0.49 CHF
Thai baht	15.00 THB

Currency	Fee
UK pounds sterling	0.39 GBP
US dollar	0.49 USD

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All Other Donations	No Fee

Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable additional percentage-based fee for international donations (international fee).

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending international personal transactions rates)
All Other Donations	No Fee (when no currency conversion is needed)

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 donation or 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
Amex Send™ Account	No fee

Sending international personal transactions

The applicable fee for sending domestic transactions applies plus the applicable additional percentage-based fee for international transactions (international fee).

Payment method	Fee
PayPal balance or a bank account	5.00% <ul style="list-style-type: none">• A minimum international fee of 0.99 USD• A maximum international fee of 4.99 USD
Cards	5.00% <ul style="list-style-type: none">• A minimum international fee of 0.99 USD• A maximum international fee of 4.99 USD
Amex Send™ Account	5.00% <ul style="list-style-type: none">• A minimum international fee of 0.99 USD• A maximum international fee 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
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 Balance

PayPal offers a balance holding account commonly referred to as PayPal Balance.

For more information and a complete listing of fees associated, please refer to the [PayPal Balance 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 in which you pay.• Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.	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.

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.

Note: For additional listings of transfer rates out of business accounts, please visit our [PayPal Merchant Fees Page](#).

Withdrawing from a PayPal personal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Local Account <ul style="list-style-type: none"> With eligible linked bank account 	No Fee (when no currency conversion is involved)
	Instant <ul style="list-style-type: none"> Withdrawal limits apply 	1.75% of amount transferred <ul style="list-style-type: none"> Minimum and 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 	1.75% of amount transferred <ul style="list-style-type: none"> Minimum and 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

Frequency	Maximum (up to)
Per week	5000.00 USD
Per month	15,000.00 USD

Minimum and Maximum fees – Instant Transfer

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
US dollar	0.25 USD	25.00 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 Withdrawal/Transfer out of PayPal	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.	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	See Credit Card and Debit Card Link and

Activity	Description	Rate
	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.	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 Debit MasterCard	Use of the PayPal Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Debit 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

Currency	Rate
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