

**Last Updated: 31, August 2023**

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 <a href="#">currency conversion</a> 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

### Buying or selling a cryptocurrency

There's a fee for buying or selling cryptocurrencies ("crypto"). The fee will vary based on the USD value of your crypto purchase or sale amount.

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 – 4.99 USD	0.49 USD
5.00 – 24.99 USD	0.99 USD

Purchase or sale amount	Fee
<b>25.00 – 74.99 USD</b>	1.99 USD
<b>75.00 – 200.00 USD</b>	2.49 USD
<b>200.01 – 1000.00 USD</b>	1.80%
<b>1000.01 USD +</b>	1.50%

The fees above do not apply to buying and selling PYUSD

## Converting between PYUSD and Another Cryptocurrency

There's a fee to convert PYUSD to/from another type of crypto, the fee will vary based on the USD value of the crypto you convert.

Convert amount	Fee
<b>1.00 – 9.99 USD</b>	0.49 USD
<b>10.00 – 29.99 USD</b>	0.99 USD
<b>30.00 – 79.99 USD</b>	1.99 USD
<b>80.00 – 249.99 USD</b>	2.49 USD
<b>250.00 – 1000.00 USD</b>	1.75%
<b>1000.01 USD +</b>	1.45%

## Transferring a cryptocurrency

Transfer Type	Fee
<b>Receiving a crypto transfer</b>	No fee
<b>Transferring crypto to another PayPal or Venmo account</b>	No Fee
<b>Transferring crypto to an address outside of PayPal or Venmo</b>	You will be charged a cryptocurrency network fee, payable in the crypto you transfer, which varies. For details on the network fee, see the <a href="#">PayPal Cryptocurrency Terms and Conditions</a> . We will display such network fee right before you transfer any crypto.
<b>Using PayPal as a funding source to buy and transfer crypto in one step to external cryptocurrency wallet providers who support this feature</b>	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 <a href="#">Buying or Selling a Cryptocurrency</a> table above. Additionally, you will pay 1% only on the USD value of the crypto that you receive in your external wallet.
<b>Using PayPal to transfer and sell crypto out of a supported external cryptocurrency wallet in one step</b>	When you transfer and sell crypto out of a supported external cryptocurrency wallet in one step, you will pay a transaction fee on the USD value of the crypto you are selling, as listed in the <a href="#">Buying or Selling a Cryptocurrency</a> table above. Additionally, you will pay 1% only on the USD value of the crypto that you transfer from your external cryptocurrency 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
<b>Donate Button</b>	2.89% + <a href="#">fixed fee</a>
<b>PayPal Fundraisers (Listed Fundraisers)</b>	2.99%
<b>PayPal Fundraisers (Unlisted Fundraisers)</b>	No Fee
<b>PayPal Checkout for Donations</b>	2.89% + <a href="#">fixed fee</a>

## 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
<b>All Donations</b>	1.50%

## Fixed fee for donations (based on currency received)

Currency	Fee
<b>Australian dollar</b>	0.59 AUD
<b>Brazilian real</b>	2.90 BRL
<b>Canadian dollar</b>	0.59 CAD
<b>Czech koruna</b>	9.00 CZK
<b>Danish krone</b>	2.90 DKK
<b>Euro</b>	0.39 EUR

Currency	Fee
<b>Hong Kong dollar</b>	3.79 HKD
<b>Hungarian forint</b>	149.00 HUF
<b>Israeli new shekel</b>	1.60 ILS
<b>Japanese yen</b>	49.00 JPY
<b>Malaysian ringgit</b>	2.00 MYR
<b>Mexican peso</b>	9.00 MXN

Currency	Fee
<b>New Taiwan dollar</b>	14.00 TWD
<b>New Zealand dollar</b>	0.69 NZD
<b>Norwegian krone</b>	3.90 NOK
<b>Philippine peso</b>	25.00 PHP
<b>Polish zloty</b>	1.89 PLN
<b>Russian ruble</b>	39.00 RUB
<b>Singapore dollar</b>	0.69 SGD
<b>Swedish krona</b>	4.09 SEK
<b>Swiss franc</b>	0.49 CHF
<b>Thai baht</b>	15.00 THB
<b>UK pounds sterling</b>	0.39 GBP
<b>US dollar</b>	0.49 USD

## Standard rate for sending domestic donations

Payment Type	Rate
<b>PayPal Fundraisers (Unlisted Fundraisers)</b>	<a href="#">Sending and Receiving Money Rates</a> (i.e., sending domestic personal transactions rates)
<b>All Other Donations</b>	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
<b>PayPal Fundraisers (Unlisted Fundraisers)</b>	<a href="#">Sending and Receiving Money Rates</a> (i.e., sending international personal transactions rates)
<b>All Other Donations</b>	No Fee (when no <a href="#">currency conversion</a> 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
<b>PayPal balance or a bank account</b>	No fee
<b>Cards</b>	2.90% + <a href="#">fixed fee</a>
<b>Amex Send™ Account</b>	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
<b>PayPal balance or a bank account</b>	5.00% <ul style="list-style-type: none"> <li>• A minimum international fee of 0.99 USD</li> <li>• A maximum international fee of 4.99 USD</li> </ul>
<b>Cards</b>	5.00% <ul style="list-style-type: none"> <li>• A minimum international fee of 0.99 USD</li> <li>• A maximum international fee of 4.99 USD</li> </ul>
<b>Amex Send™ Account</b>	5.00% <ul style="list-style-type: none"> <li>• A minimum international fee of 0.99 USD</li> <li>• A maximum international fee of 4.99 USD</li> </ul>

**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
<b>Australian dollar</b>	0.30 AUD
<b>Brazilian real</b>	0.60 BRL
<b>Canadian dollar</b>	0.30 CAD
<b>Czech koruna</b>	10.00 CZK
<b>Danish krone</b>	2.60 DKK
<b>Euro</b>	0.35 EUR
<b>Hong Kong dollar</b>	2.35 HKD
<b>Hungarian forint</b>	90.00 HUF
<b>Israeli new shekel</b>	1.20 ILS
<b>Japanese yen</b>	40.00 JPY
<b>Malaysian ringgit</b>	2.00 MYR
<b>Mexican peso</b>	4.00 MXN

Currency	Fee
<b>New Taiwan dollar</b>	10.00 TWD
<b>New Zealand dollar</b>	0.45 NZD
<b>Norwegian krone</b>	2.80 NOK

Currency	Fee
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"><li>• <b>Paying for goods or services in a currency other than the currency the goods or services are listed in.</b></li><li>• <b>Sending money to a friend or family member such that they receive a different currency from the currency in which you pay.</b></li><li>• <b>Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.</b></li></ul>	4.00%, or such other amount as may be disclosed to you during the transaction.
<ul style="list-style-type: none"><li>• <b>All other transactions</b></li></ul>	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
<b>Bank account</b>	Standard <ul style="list-style-type: none"> <li>With eligible linked bank account</li> </ul>	No Fee (when no <a href="#">currency conversion</a> is involved)
	<b>Instant</b> <ul style="list-style-type: none"> <li><a href="#">Withdrawal limits apply</a></li> </ul>	1.75% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and Maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
<b>Cards</b>	Standard <ul style="list-style-type: none"> <li>With eligible linked debit card</li> <li><a href="#">Withdrawal limits apply</a></li> </ul>	No Fee (when no <a href="#">currency conversion</a> is involved)
	<b>Instant</b> <ul style="list-style-type: none"> <li><b>With eligible linked debit card</b></li> <li><a href="#">Withdrawal limits apply</a></li> </ul>	1.75% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and Maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
<b>Checks</b>	Have a paper check mailed to you	1.50 USD

## Withdrawal Limits – Instant Transfer for Bank

Frequency	Maximum (up to)
<b>Per transaction</b>	25,000.00 USD

## Withdrawal Limits – Standard and Instant Transfers for Cards

Frequency	Maximum (up to)
<b>Per transaction</b>	5000.00 USD
<b>Per day</b>	5000.00 USD
<b>Per week</b>	5000.00 USD
<b>Per month</b>	15,000.00 USD

## Minimum and Maximum fees – Instant Transfer

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
<b>US dollar</b>	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
<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	No Fee

Activity	Description	Rate
	because incorrect bank account information or delivery information is provided.	
<b>Credit Card and Debit Card Confirmation(s)</b>	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 <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .
<b>PayPal Business Debit MasterCard</b>	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our <a href="#">PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice</a>
<b>PayPal Debit MasterCard</b>	Use of the PayPal Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our <a href="#">PayPal Debit MasterCard Cardholder Agreement</a>

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
<b>Australian dollar</b>	2.00 AUD
<b>Brazilian real</b>	4.00 BRL
<b>Canadian dollar</b>	2.45 CAD
<b>Czech koruna</b>	50.00 CZK
<b>Danish krone</b>	12.50 DKK
<b>Euro</b>	1.50 EUR
<b>Hong Kong dollar</b>	15.00 HKD
<b>Hungarian forint</b>	400.00 HUF

Currency	Rate
<b>Israeli new shekel</b>	8.00 ILS
<b>Japanese yen</b>	200.00 JPY
<b>Malaysian ringgit</b>	Not Applicable
<b>Mexican peso</b>	20.00 MXN

Currency	Rate
<b>New Taiwan dollar</b>	70.00 TWD
<b>New Zealand dollar</b>	3.00 NZD
<b>Norwegian krone</b>	15.00 NOK
<b>Philippine peso</b>	100.00 PHP
<b>Polish zloty</b>	6.50 PLN
<b>Russian ruble</b>	60.00 RUB
<b>Singapore dollar</b>	3.00 SGD
<b>Swedish krona</b>	15.00 SEK
<b>Swiss franc</b>	3.00 CHF
<b>Thai baht</b>	70.00 THB
<b>UK pounds sterling</b>	1.00 GBP
<b>US dollar</b>	1.95 USD