

Last Updated: 6, May 2022

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 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](#).

International euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

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:

Market/Region list

Mayotte (YT)

Vatican City (VA)

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) |

Sending money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to 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

| Rate |
|--|
| No fee (when no currency conversion is involved) |

Sending international personal transactions

| Market of recipient's address | Rate |
|--|--|
| European Economic Area <ul style="list-style-type: none"> • When transaction currency is EUR or SEK | No fee (when no currency conversion is involved) |
| Any other market/region | 5.00% of the transaction amount <ul style="list-style-type: none"> • The minimum fee is 1.99 EUR and the maximum fee is 3.99 EUR. |

Fees charged in different currencies for sending payments: We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, 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) |

PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment and currency in which it is sent.

Sending PayPal Payouts

| Transaction | Rate |
|-------------|------|
|-------------|------|

| Transaction | Rate |
|---|---|
| Domestic PayPal Payouts | 2% of total transaction amount (not to exceed the domestic maximum fee cap below) |
| Other International PayPal Payouts | 2% of total transaction amount (not to exceed the international maximum fee cap below) |

Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|---------------------------|--------------------------|-------------------------------|
| Australian dollar | 16.00 AUD | 100.00 AUD |
| Brazilian real | 24.00 BRL | 150.00 BRL |
| Canadian dollar | 14.00 CAD | 90.00 CAD |
| Czech koruna | 280.00 CZK | 1700.00 CZK |
| Danish krone | 84.00 DKK | 500.00 DKK |
| Euro | 12.00 EUR | 70.00 EUR |
| Hong Kong dollar | 110.00 HKD | 660.00 HKD |
| Hungarian forint | 3080.00 HUF | 18,500.00 HUF |
| Israeli new shekel | 50.00 ILS | 320.00 ILS |
| Japanese yen | 1200.00 JPY | 8000.00 JPY |
| Malaysian ringgit | 50.00 MYR | 300.00 MYR |
| Mexican peso | 170.00 MXN | 1080.00 MXN |

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|--------------------|--------------------------|-------------------------------|
| New Taiwan dollar | 440.00 TWD | 2700.00 TWD |
| New Zealand dollar | 20.00 NZD | 120.00 NZD |
| Norwegian krone | 90.00 NOK | 540.00 NOK |
| Philippine peso | 640.00 PHP | 3800.00 PHP |
| Polish zloty | 46.00 PLN | 280.00 PLN |
| Russian ruble | 480.00 RUB | 2800.00 RUB |
| Singapore dollar | 20.00 SGD | 120.00 SGD |
| Swedish krona | 100.00 SEK | 640.00 SEK |
| Swiss franc | 16.00 CHF | 100.00 CHF |
| Thai baht | 460.00 THB | 2800.00 THB |
| UK pounds sterling | 10.00 GBP | 60.00 GBP |
| US dollar | 14.00 USD | 90.00 USD |

Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

| Rate |
|-----------------------------------|
| 3.0% above the base exchange rate |

Other Customer 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. | 3.00 EUR |
| 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 . |

| Activity | Description | Rate |
|------------------------|---|-------------------------|
| Records Request | This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account. | 12.00 EUR (per item) |

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 |