

Last Updated: 6, August 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 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 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](#).

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.

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

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

Country 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 country/territory	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)

Mass Payments

Mass Payments makes it easy to organise and email 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
Domestic Mass Payment	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
International Mass Payments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
Other International Mass Payment	2% of total transaction amount (not to exceed the international maximum fee cap below)

Maximum fee cap for Mass Payments

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
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

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
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.

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

Converting balance and payments received into another currency

Rate
3.0% above the base exchange rate (to form the transaction exchange rate)

Conversions in all other cases

Rates for all other currency conversions (e.g. when sending payments not in EUR):

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Australian dollar (AUD)	4.00%	New Taiwan dollar (TWD)	4.00%
Brazilian real (BRL)	4.00%	New Zealand dollar (NZD)	4.00%
Canadian dollar (CAD)	4.00%	Norwegian krone (NOK)	4.00%
Czech koruna (CZK)	4.00%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	4.00%	Polish zloty (PLN)	4.00%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	3.50%	Swedish krona (SEK)	4.00%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	4.00%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	4.00%
Mexican peso (MXN)	4.00%	US dollar (USD)	4.00%

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.
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