



**Schedule of Rates and Fees
For PayPal Pay Monthly Loans***
As of January 1, 2025

Type of Charge	Amount
Maximum interest rate (simple)	35.99%**
Origination fee	N/A
Late fee	N/A
NSF fee	N/A
Other charges	N/A

*PayPal Pay Monthly loans are made by WebBank with origination support by PayPal, Inc. (NMLS# 910457) and loan servicing by Bill Me Later, Inc. (NMLS# 2296861). PayPal Pay Monthly loans are not available to residents of Alaska, Connecticut, Hawaii, or Washington. Additional licensing information and disclosures are available at <https://www.paypal.com/us/webapps/mpp/licenses>.

**Maximum interest rate differs by state of residence as follows: Colorado – 35.99% for loans up to \$1,000 and 20.99% for loans over \$1,000; District of Columbia – 23.99%; Iowa – 21.00%; Maryland – 23.99%; Massachusetts – 22.75% for loans up to \$6,000 and 19.75% for loans over \$6,000; New York – 24.99%; Ohio – 24.99%.