

PayPal Seller Protection for Sellers in China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam

Last Update: July 1, 2015



What is PayPal Seller Protection?

The PayPal Seller Protection is protection we provide to Sellers in China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam from Claims, Chargebacks or Reversals that are based on:

- Unauthorized Transaction; or
- Item Not Received.

PayPal Seller Protection is available for eligible payments from PayPal Account holding buyers in any country. If you sell or market to buyers in other countries, you should read the PayPal Buyer Protection policies of the countries in which your target buyers are based (the relevant PayPal Buyer Protection policies are available [here](#)) as these policies will apply to you as a Payment Recipient or Seller.

How much protection is provided by PayPal Seller Protection?

PayPal will pay you the full amount of the eligible payment and waive the Chargeback Fee if applicable.

Eligibility for PayPal Seller Protection

You must meet all of these requirements to be eligible for PayPal Seller Protection:

- a. The item purchased must be a physical, tangible good (except for motor vehicles);
- b. You receive payment via PayPal from a buyer's PayPal Account ;
- c. You must accept a single payment from one PayPal Account for the purchase (partial payment and/or payment in installments are excluded);
- d. You post the item to the shipping address on the "Transaction Details" page. If the item is delivered in person or picked up in person or if you post the item to a different address (for example, if the buyer asks that you send to another address on the basis that it is a "work address" or a "gift address"), then you will not be eligible for PayPal Seller Protection;

- e. Follow the postage requirements described below;
- f. The transaction must be marked by PayPal as eligible or partially eligible for PayPal Seller Protection on your Account “Transaction Details” page. If it is marked eligible, protection for both Unauthorized Transaction and Item Not Received will apply. If it is marked partially eligible, protection for only Item Not Received will apply;
- g. You must respond to PayPal’s requests for documentation or other information that is reasonably required by PayPal to investigate in a timely manner;
- h. Your eligibility is not otherwise suspended.

Postage requirements for Sellers in China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam

	Postage requirement
Protection for Item Not Received	For items less than \$750 USD (or equivalent as set out below)*, Proof of Shipment or Proof of Delivery (for intangible or virtual items or services) For items of \$750 USD or more (or equivalent as set out below)*, Proof of Delivery (for tangible items) or Proof of Delivery (for intangible or virtual items or services)
Protection for Unauthorized Transaction	Proof of Shipment

Currency*	Amount	Currency*	Amount
Australian Dollar	\$850 AUD	New Zealand Dollar	\$950 NZD
Brazilian Real	\$1750 BRL	Norwegian Krone	4,600 NOK
Canadian Dollar	\$850 CAD	Philippine Peso	34,000 PHP
Czech Republic Koruna	15,000 CZK	Polish New Zloty	2,300 PLN
Danish Krone	4,100 DKK	Russian Ruble	27,000 RUB
Euro	€550 EUR	Singaporean Dollar	\$950 SGD
Hong Kong Dollar	\$6,000 HKD	Swedish Krona	4,950 SEK

Hungarian Forint	170,000 HUF	Swiss Franc	700 CHF
Israeli New Shekel	2,700 ILS	Taiwan New Dollar	23,000 TWD
Japanese Yen	¥77,000 JPY	Thai Baht	24,500 THB
Malaysian Ringgit	2,500 MYR	Turkish Lira	1,600 TRY
Mexican Peso	\$10,000 MXN	U.K. Pound Sterling	£450 GBP
		U.S. Dollar	\$750 USD

“Proof of Shipment” means online or physical documentation from a shipping company that includes all of the following:

- a. Status of “shipped” (or equivalent) and the date of postage;
- b. The recipient’s name and address must match those shown on the “Transaction Details” page;
- c. The sender’s name and address must match the Seller’s name and address;
- d. Online tracking information showing status of shipment.

“Proof of Delivery (for tangible items)” means online or physical documentation from a shipping company that includes (or where the shipping company warrants that they have obtained) all of the following:

- a. A status of “delivered” (or equivalent) and the date of delivery;
- b. The recipient’s name and address must match those shown on the “Transaction Details” page;
- c. Online documentation that can be viewed at the shipping company’s website and indicates that the item was signed for on delivery.

“Proof of Delivery (for intangible or virtual items or services)” means any compelling evidence to show the purchase order was fulfilled and includes all of the following:

- a. The date the item or service was provided;
- b. The recipient’s address (email/IP, etc) where applicable.

NOTE: Although Buyer Protection extends coverage to buyers for intangible items, Seller Protection does not apply to intangible items.

PayPal Seller Protection Process

PayPal will place a temporary hold on the funds in your Account to cover the full amount of the Claim, Chargeback or Reversal. We will ask you to provide Proof of Shipment or Proof of Delivery (for tangible items) or Proof of Delivery (for intangible items) and any other information we need to determine whether the transaction meets the eligibility requirements for PayPal Seller Protection.

We will use our reasonable discretion to determine whether a transaction meets the PayPal Seller Protection eligibility requirements. If it does, we will lift the temporary hold and restore the funds to your Account.

If the payment is not covered by PayPal Seller Protection, PayPal will remove the funds from your Account and return the payment to the buyer. In addition, you will be responsible for PayPal's Chargeback Fee, if applicable.

Suspension of Eligibility for PayPal Seller Protection

We may suspend your eligibility for PayPal Seller Protection if we hold a reasonable belief that there is an increased risk associated with your Account. In assessing a risk, we will consider the:

- Total monetary amount and / or number of Claims, Chargebacks or Reversals issued against your PayPal Account;
- Reasonable risk of your Account to the integrity of PayPal and our system; and
- Potential losses occurring to us or our users.

We may suspend your eligibility for PayPal Seller Protection if it is linked or associated with another Account which has been suspended.

We will lift the suspension provided we no longer hold a reasonable belief that there is an increased risk associated with your Account.

If we reasonably believe a risk still exists, we may in our sole discretion, require you to take certain action in order to lift the suspension of your eligibility for PayPal Seller Protection. You must follow our directions as reasonably required by PayPal within the timeframe specified.

We will notify you by email if we suspend or lift the suspension of your eligibility for PayPal Seller Protection.

Examples of items/transactions not eligible for PayPal Seller Protection

- Claims or Chargebacks for Significantly Not as Described;
- Items that you deliver in person, including at a point of sale;
- Intangible items, including Digital Goods, travel tickets, gift vouchers and services;
- PayPal Direct Payments (including Virtual Terminal Payments, Website Payments Pro/Plus payments), PayPal Here payments, PayPal carrier billing products and PayPal Email Payments;
- Items that are sent after PayPal has advised the Seller not to release the item;
- Items that are not shipped to the recipient address as stated in the "Transaction Details" page. If you originally ship the item to the recipient address but the item is later redirected to a different address, you will not be eligible for PayPal Seller Protection. We therefore recommend not using a shipping service that is arranged by the buyer, so that you will be able to provide valid Proof of Shipping and Proof of Delivery (for tangible items). .

Exclusions from PayPal Seller Protection

If we reasonably determine, having considered all relevant circumstances, that you have abused the PayPal Seller Protection Policy, we may at our sole discretion, exclude you from the PayPal Seller Protection Policy or take any other actions pursuant to this Agreement. We will notify you if you are excluded.

If you receive payment under PayPal Seller Protection which you are not entitled or eligible to receive, the payments are repayable immediately by you and may be recovered as a debt due and payable to PayPal.