

Terms for Payments without a PayPal account

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1. PayPal's Payments without a PayPal account service is provided to on-line merchants by PayPal (Europe) S.à r.l. et Cie, S.C.A. which is authorised and regulated by the Commission de Surveillance du Secteur Financier in Luxembourg.
2. This service allows on-line merchants to sell goods or services to on-line consumers who do not hold a PayPal account. It involves PayPal issuing to the on-line merchant a sum of electronic money equivalent to the amount of the purchase, when PayPal receives funds from the consumer. That electronic money is then paid to the on-line merchant's PayPal account as payment for the goods and services being purchased.
3. PayPal will not open a PayPal account for you when you pay us and we issue electronic money to on-line merchants. PayPal will keep the information you provide in accordance with our Privacy Policy to (1) allow payments to be made in this way in the future, (2) enable us to monitor the use of "Payments without a PayPal account" for risk management and compliance purposes and (3) make it easier for you to open a PayPal account in the future.
4. PayPal will monitor the number and amount of transactions when you pay us and we issue electronic money to online merchants. If these transactions are regular, we may require you to open a PayPal account with us. At that point you will need to enter into our standard [user agreement](#) to govern your newly-created relationship with us.
5. You should note that "Payments without a PayPal account" does not entitle you to the benefits of having a PayPal account. You will for example not be eligible to take advantage of our [Buyer Protection Policy](#) or any other benefits which we offer under the user agreement. You may have additional rights through your agreement with your credit or debit card issuer.

Even if you already own a PayPal account, you will not have any rights under our [Buyer Protection Policy](#) for transactions for which you use "Payments without a PayPal account".

However, as part of our service to eBay, you might be eligible for Buyer Protection for purchases on www.ebay.de according to the terms of the [Buyer Protection Policy](#).