



Fee Information Document

Name of the account provider: PayPal (Europe) S.à r.l. et Cie, S.C.A. („PayPal“)

Account name: PayPal Personal Account (Spain)

Date: 26 September 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available on the [Fees Page](#) of the PayPal User Agreement.
- A [glossary](#) of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account		0,00 EUR
Payments (excluding cards)		
Sending money¹	Sending money as a commercial transaction (i.e. as payment for goods or services) irrespective of the recipient's country	0,00 EUR*
	Sending money as a personal transaction (i.e. not as payment for goods	0,00 EUR*

	<p>or services) in EUR or SEK to countries in the European Economic Area</p> <p>Sending money as a personal transaction (i.e. not as payment for goods or services) in currencies other than EUR or SEK to countries in the European Economic Area</p>	<p>1,99 EUR*</p>
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¹ Money can be sent from one PayPal account to another PayPal account only. It is not possible to send money from a PayPal account to a third party's bank account.

Money can be sent in the following currencies only: AUD, BRL, CAD, CZK, DKK, EUR, HKD, HUF, ILS, INR, JPY, MYR, MXN, NZD, NOK, PHP, PLN, RUB, SGD, SEK, CHF; TWD, THB, GBP and USD.

Always subject to service availability to recipient in a given country.

	<p>Sending money as a personal transaction (i.e. not as payment for goods or services) to the US, Canada, Albania, Andorra, Belarus, Bosnia and Herzegovina, Georgia, Kosovo, Macedonia, Moldova, Russian Federation, Serbia, Switzerland, Ukraine irrespective of the currency</p> <p>Sending money as a personal transaction (i.e. not as payment for goods and services) to countries other than those listed in the four previous paragraphs irrespective of the currency</p> <p>*If PayPal performs a currency conversion for you, we will do so at the transaction exchange rate that we have set for the relevant currency exchange:</p>	<p>1,99 EUR*</p> <p>3,99 EUR*</p>
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	<p>For currency conversions that occur within your PayPal Account outside and/or prior to a personal or commercial transaction (“In Account”) (converting balances to other currencies before withdrawal for example), as well as for transactions involving a currency conversion for which the seller has agreed to bear the transaction exchange rate:</p>	<p>3% above the external base exchange rate (to form the transaction exchange rate)</p>
	<p>For all other transactions involving a currency conversion and for which the seller has not agreed to bear the transaction exchange rate:</p>	<p>Transaction exchange rate set for the relevant currency exchange, as indicated by the Currency Converter tool</p>

Standing order	Service not available
Alert services (SMS, email or equivalent)	Service not available
Negotiating and clearing cheques	Service not available
Returning cheques	Service not available
Cards and cash	
US bank withdrawal fee	3% of the amount withdrawn where no currency conversion is involved
Issuance and maintenance of a debit card	Service not available
Issuance and maintenance of a credit card	Service not available
Cash withdrawal with debit card at ATM	Service not available
Cash withdrawal with debit card at ATM	Service not available
Overdrafts and related services	
Arranged overdraft	Service not available
Unarranged overdraft	Service not available

Glossary of the Terms used in the Fee Information Document

Maintaining the account	The account provider operates the account for use by the customer.
Issuance and maintenance of a debit card	The account provider issues a payment card linked to the customer's account. The amount of every transaction with the card is directly and fully debited to the customer's account.
Issuance and maintenance of a credit card	The payment account provider issues a payment card linked to the customer's account. The total amount of the transactions with the card within an agreed period of time is fully or partially debited to the customer's account at a certain date. In a loan agreement, account provider and customer determine if the customer must pay interest when drawing the loan.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Unarranged overdraft	The account provider makes funds available to the customer which exceed the funds available in the account. This has not been agreed with the account provider in advance.
Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.

Cash withdrawal with a debit card at ATM	The customer takes cash out of their account drawing on the available balance at a third party's ATM with their card.
Cash withdrawal with a credit card at ATM	The customer takes out cash at an ATM of their account provider or at a third party's ATM with their card when the funds are covered by a line of credit open to the customer and regardless of the balance available in the account.
US bank withdrawal	The customer withdraws money from their PayPal wallet to a US domiciled bank account
Alert services (SMS, email or equivalent)	The account provider sends information on transactions in relation to the customer's account by SMS, email or a similar technology.
Negotiating and clearing cheques	The account provider takes the necessary steps to collect a cheque.
Returning cheques	The account provider takes actions caused by the failure to pay a check by another account provider.
Personal transaction	Payment involves sending money (initiated from the "Friends and Family" tab of the "Send Money" flow) to, and receiving money into your PayPal Account from, 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).
Commercial transaction	Payment involves buying and selling goods and services, making any other commercial transaction or receiving payments when you "request money" using PayPal.
European Economic Area	Means the countries in the European Union plus Iceland, Norway and Liechtenstein.

