

Supplemental Terms and Conditions for the Physical PayPal Consumer Debit Mastercard

Last updated on 7 May 2025

Contracting Party and Scope of these Terms and Conditions

These Supplemental Terms and Conditions ("S-T&Cs") constitute a legal agreement between you and PayPal (Europe) S.à r.l. et Cie, S.C.A. ("we" or "PayPal"). They govern the use of your physical PayPal Consumer Debit Mastercard ("Your Card"), which is a physical representation of Your Digital Card.

These S-T&Cs supplement the [Terms and Conditions for the Digital PayPal Consumer Debit Mastercard](#) and the PayPal [User Agreement](#) that governs your use of PayPal's services in general. If there is any conflict between these S-T&Cs, the Terms and Conditions for the Digital Consumer Debit Mastercard and the PayPal [User Agreement](#), these S-T&Cs shall prevail. To clarify, these S-T&Cs apply in addition to the T&Cs for Your Digital Card and set out additional or deviating terms that apply to Your Card.

Eligibility and Conclusion of Contract

You may order Your Card in addition to Your Digital Card only. You make a binding offer to PayPal by clicking on the button to accept the S-T&Cs and order Your Card. The card agreement is concluded once PayPal accepts your offer as indicated when Your Card is shown as ordered in the PayPal App. Before submitting a binding offer, you can check your entries and correct them if necessary. We may reject applications for a physical PayPal consumer debit card.

Activation of Your Card

Once received by mail, you may activate Your Card by calling our [customer services](#) team (fees may apply) or online by logging into your PayPal account and following the activation instructions as outlined in the app or on our website.

Personal Identification Number (PIN)

You will be provided with a personal identification number (PIN) for use in-store at automated cash registers and ATMs. You may change the PIN to one of your liking at ATMs that offer this service.

In case you enter the PIN three times incorrectly at an automated cash register in-store, Your Card will be blocked for security reasons. In this case, you may unblock Your Card by inserting Your Card into an ATM and by entering the correct PIN. Your Card will also be blocked, if you enter your PIN three times incorrectly at an ATM, you can wait for 24 hours for the Card to be unlocked or call PayPal [Customer Support](#) to unblock Your Card.

Possible Uses

You can make in-store as well as online payments with Your Card but in addition you may also use Your Card to withdraw cash from an automated teller machine (ATM).

ATM Cash Withdrawals subject to fee and balance in your PayPal account

Cash withdrawals at an ATM are subject to a fee. An ATM cash withdrawal also requires that you have a sufficient balance in your PayPal account which covers the fee and the amount you wish to withdraw. Your Cards is subject to a general withdrawal limit which you can see when logging into your PayPal account. In addition to the fee PayPal charges for cash withdrawals at ATMs, the ATM operator may also charge an additional fee to you.

No Buyer Protection for In-Store Transactions with Your Card

In-store payments with your Card are not eligible for PayPal Buyer Protection. Only online payments with your Card are eligible for PayPal's Buyer Protection, subject to the conditions set forth in [PayPal's Buyer Protection Program](#).

Authorization of Transactions

You authorize payments with Your Card by:

- tapping Your Card against a contactless enabled reader;
- inserting the card chip in a terminal and entering your PIN;
- entering manually or requesting a merchant to initiate a transaction on the phone providing your card number, expiry date, security code (CVC); or
- swiping the magnetic stripe and signing the transaction receipt.

PayPal may reject a card payment if you have not authorized the payment with your PIN, other authentication element or signature.

Fees

We charge the following fees to your PayPal account:

- A one-time issuance fee of 4.99 EUR for Your Card.
- Cash withdrawal fee of 2.00 EUR for each cash withdrawal at an ATM irrespective of the amount.

Your Obligations: Protecting Your Card and Security Credentials

You are obliged to take all reasonable precautions to protect Your Card and PIN from unauthorized access by a third party (“Security Event”). If Your Card or PIN is lost or stolen or you believe them to be compromised, you must inform us immediately. To inform us of a Security Event, please contact [Customer Support](#). If you are calling outside office hours, use our PayPal App or our website to report Your Card lost or stolen.

You are not allowed to enable a third party to use Your Card. You may not share your PIN or any other security credentials and you must ensure that no other person obtains knowledge of your security credentials. Do not note down security credentials and store them with Your Card nor share them with other persons.

Please note that anyone in possession of Your Card has the possibility of using it to make transactions, or anyone who knows your card number and PIN will be able to make transactions.

Notification Requirement in Case of Unauthorized Use of your Card

If, in the case of online payment transactions you are provided with details of the payment transaction (for example, the name of the merchant and the amount of the payment transaction), you must check these details for accuracy.

Should you notice or suspect that you have lost Your Card, PIN, other Security Credentials or notice or suspect an unauthorized use or theft thereof, you must notify us immediately by contacting [Customer Support](#). If you are calling outside office hours, use our PayPal App or our website to report Your Card lost or stolen. You must also report any theft or misuse to the police without delay.

You must check the transaction statement for accuracy and completeness and raise objections, if any.

Replacement of Your Card

The Card remains the property of PayPal. Upon expiry of Your Card, PayPal will usually automatically send you a replacement card. When a new card is issued, but at the latest after expiry of its validity, PayPal may request the return of the old card. PayPal reserves the right to exchange Your Card for a new one even during the card’s term. You may request a replacement card in case Your Card was lost or stolen. PayPal will not charge you for a replacement card. Please contact us if you have not received a replacement card upon expiry of Your Card but would like to receive a new card or you require a replacement card for a different reason: [/smarthelp/contact-us](#).

Your Right to Terminate

These S-T&Cs do not have a fixed term. You may terminate this agreement at any time. To cancel the S-T&Cs relating to Your Card, you may contact our [customer services](#) team or you may cancel online

by logging into your PayPal account.

PayPal's Right to Terminate

We may terminate these S-T&Cs, i.e. the use of Your Card, at our convenience by providing you with at least 2 months' prior notice.

We may also terminate these S-T&Cs for good cause at any time without notice. In particular, if you violate any obligations under these S-T&Cs and/or the Terms and Conditions for Your Card, we may suspend Your Card or Your Digital Card or terminate these S-T&Cs, the Terms and Conditions For Your Digital PayPal Consumer Debit Mastercard and/or terminate, suspend or take any action related to your PayPal account in accordance with the provisions of the [PayPal User Agreement](#). PayPal's additional rights are set out in section "[Actions We May Take if You Engage in Any Restricted Activity](#)" of the PayPal User Agreement.

In such case, the termination will occur after having provided you with a warning and/or an opportunity to remedy the violation, if this is reasonable under the circumstances of the specific case.

Withdrawal Notice

Section 1: Right of Withdrawal

You can withdraw your contractual declaration **within 14 days without giving reasons by means of a clear declaration**. The period begins after conclusion of the contract and after you have received the contractual provisions, including the general terms and conditions and all the information listed below under Section 2, on a durable medium (e.g. letter, fax, e-mail). **To meet the withdrawal deadline, it is sufficient to send the withdrawal declaration in good time** if the declaration is made on a durable medium. The withdrawal declaration is to be sent to:

PayPal (Europe) S.à r.l. et Cie, S.C.A., 22-24 Boulevard Royal, L-2449 Luxemburg or per E-Mail: enquiry@paypal.com or per Fax: +352 26639250.

Section 2: Information required for the Start of the Withdrawal period

The information referred to in the second sentence of Section 1 shall include the following:

General information:

1. the existence or non-existence of a right of withdrawal as well as the conditions, details of the exercise, in particular the name and address of the person to whom the withdrawal is to be declared, and the legal consequences of the withdrawal, including information on the amount

which the consumer must pay for the service provided in the event of withdrawal, insofar as the consumer is obliged to pay compensation for lost value (underlying provision: Section 357b of the German Civil Code);

2. the Member States of the European Union whose law the payment service provider uses as a basis for establishing relations with the consumer prior to the conclusion of the contract;
3. details regarding payment and fulfillment;
4. any costs incurred, as well as an indication of possible taxes or costs not paid through or charged by the payment service provider;
5. any specific additional costs to be borne by the consumer for the use of the means of distance communication, if such additional costs are charged by the payment service provider;

Information on the provision of payment services:

6. on the payment service provider

- a) the name and summonable address of its head office and any other addresses, including e-mail address, relevant for communication with the payment service provider;
- b) the supervisory authorities responsible for the payment service provider and the register kept by the Federal Financial Supervisory Authority or any other relevant public register in which the payment service provider is entered as authorized, as well as its register number or an equivalent identifier used in that register;

7. for the use of the payment service

- a) a description of the essential characteristics of the payment service to be provided;
- b) information on customer identifiers required for the proper initiation or execution of a payment order;
- c) the manner of consent to the initiation of a payment order or the execution of a payment transaction and the withdrawal of a payment order (underlying provisions: Sections 675j and 675p of the Civil Code);
- d) the time from which a payment order is deemed to have been received (underlying provision: Section 675n (1) of the Civil Code);
- e) a point in time specified by the payment service provider close to the end of a business day, upon the expiration of which a payment order of the consumer received after that point in time is deemed to have been received on the following business day (underlying provision: Section 675n (1) sentence 3 of the German Civil Code);

- f) the maximum execution time for the payment services to be provided;
- g) a reference to the possibility of agreeing on amount limits for the use of a payment instrument (such as a payment card) (underlying provision: Section 675k (1) of the German Civil Code);

8. on charges, interest and exchange rates

- a) all charges payable by the consumer to the payment service provider, including those based on how and how often the required information is to be provided;
- b) a breakdown of these charges;
- c) the interest rates and exchange rates used or, if reference interest rates and exchange rates are used, the method for calculating the actual interest and the relevant reference date and index or basis for determining the reference interest rate or exchange rate;

9. for communication

- a) the means of communication, the use of which is agreed for the transmission of information and notification obligations, including the technical requirements for the consumer's equipment and software;
- b) information on how and how often the information to be provided by the payment service provider before and during the contractual relationship, before the execution of payment transactions, as well as for individual payment transactions, is to be communicated or made available;
- c) the language or languages in which the contract is to be concluded and in which communication is to take place for the duration of the contractual relationship;
- d) a reference to the consumer's right to request, at any time during the term of the contract, that the contractual terms and conditions and the pre-contractual information on the provision of payment services referred to in this withdrawal notice be sent to him on paper or on another durable medium;

10. on the protective and remedial measures

- a) a description of how the consumer keeps a payment instrument safe and how the consumer fulfills his obligation to the payment service provider or an entity designated by the payment service provider to report the loss, theft, misuse or other unauthorized use of a payment instrument without undue delay after becoming aware of it (underlying provision: Section 675l (1) sentence 2 of the German Civil Code);
- b) a description of the secure procedure for informing the consumer by the payment service

provider in case of suspected or actual fraud or security risks;

c) the conditions under which the payment service provider reserves the right to block a Civil Code payment instrument (underlying provision: Section 675k(2) of the Civil Code);

d) information on the consumer's liability in the event of loss, theft, missing or other misuse of the payment instrument, including information on the maximum amount (underlying provision: Section 675v of the German Civil Code);

e) information on the payment service provider's liability in the event of unauthorized payment transactions (underlying provision: Section 675u of the Civil Code);

f) information on how and within what period the consumer must notify the payment service provider of unauthorized or incorrectly initiated or executed payment transactions (underlying provision: Section 676b of the German Civil Code);

g) information on the payment service provider's liability in the event of non-execution, defective or delayed initiation or execution of payment transactions and information on the payment service provider's obligation to investigate the non-executed or defectively executed payment transaction upon request (underlying provision: Section 675y of the German Civil Code);

h) the conditions for the consumer's right to a refund in the event of an authorized payment transaction initiated by or through the payee (for example, in the case of SEPA direct debits) (underlying provision: Section 675x of the Civil Code);

11. on changes to the terms and termination of the payment service framework contract

a) the term of the payment service framework contract;

b) a reference to the consumer's right to terminate the contract;

c) if applicable, a reference to the following agreements relevant to termination;

d) the agreement of a notice period for the consumer's right to terminate the contract, which may not exceed one month (underlying provision: Section 675h (1) of the Civil Code);

e) the agreement of a right of termination by the payment service provider subject to a notice period of at least two months, which requires that the contract is concluded for an indefinite period (underlying provision: Section 675h (2) of the German Civil Code);

12. the contractual clauses on the law applicable to the payment service framework contract or on the competent court;

13. a reference to the complaint procedures open to consumers regarding alleged breaches of the

payment service provider's obligations (underlying provisions: sections 60 to 62 of the Payment Services Supervision Act) and to out-of-court redress procedures open to consumers (underlying provision: section 14 of the Injunctions Act).

Section 3: Consequences of Withdrawal

In the event of an effective withdrawal, **the services received by both parties shall be returned.** You shall be obligated to **pay compensation for the value of the service** provided up to the time of withdrawal if you were made aware of this legal consequence prior to submitting your contractual declaration and expressly agreed that the performance of the service in return could be commenced before the end of the withdrawal period. If there is an obligation to pay compensation for lost value, this may mean that you must nevertheless fulfill the contractual payment obligations for the period up to the withdrawal. **Your right of withdrawal expires** prematurely if the contract has **been completely fulfilled by both parties at your express request** before you have exercised your right of withdrawal. **Obligations to refund payments must be fulfilled within 30 days.** This period begins for you with the dispatch of your withdrawal, for us with its receipt.

End of the withdrawal policy