

Last Updated: 10, December 2024

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). You can also view the Policy Updates Page by clicking 'Legal' at the bottom of any webpage and then selecting 'Policy Updates'.

## Refunded transactions

Processing fees are not returned for refunded transactions.

## Where these fees apply

Rates published below apply to PayPal Braintree accounts of residents of the following market/region:

### Finland (FI)

#### Standard rate for receiving transactions using PayPal Braintree

Use of PayPal Braintree is subject to eligibility, application, approval by PayPal and your acceptance of the [Payment Services Agreement](#).

| Payment type                                      | Description  | Rate per transaction |
|---|--|----------------------|
| Cards and third-party digital wallet transactions | For standard merchants <sup>1</sup>                    | 1,9 % + 0,30 EUR     |
|   | American Express transaction                           | 2,9 % + 0,30 EUR     |
|   | Pass-through American Express transaction <sup>2</sup> | 0,30 EUR             |

| Payment type        | Description  | Rate per transaction        |
|---------------------|--|-----------------------------|
|                     | Customer card issued outside of the EU/EEA                       | Additional 1 % fee          |
|                     | Multi-currency transaction settled in a <b>Scheme Currency</b>   | Additional 1,5% fee         |
|                     | Multi-currency transactions settled in an <b>Exotic Currency</b> | Additional 3% fee           |
|                     | Chargeback   | 30,00 EUR                   |
| PayPal transactions | Subject to the terms applicable to your PayPal account           | <b>PayPal Merchant Fees</b> |

<sup>1</sup> Discounted rates are available for a business processing over 60.000,00 EUR per month. Interchange plus pricing is also available.

<sup>2</sup> For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.