

Last Updated: 31, May 2021

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 these changes by clicking 'Legal' at the bottom of any web-page and then selecting 'Policy Updates'.

Domestic

A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents of the same market.

International

A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our [Market/Region Grouping Table](#).

Market Code Table

We may refer to two-letter market codes throughout our fee pages. For a complete listing of PayPal market codes, please access our [Market Code Table](#).

Relevant Market/Region

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

Market/Region list

Hong Kong (HK)

Buying with PayPal

It's free to use PayPal to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

Online

Rate

No Fee (when no [currency conversion](#) is involved)

Selling with PayPal

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a charity donation or receive a payment when you “request money” using PayPal, we call that a “commercial transaction”.

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#).

Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive 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), we call that a “personal transaction”.

The rates relating to personal transactions are set out below.

Sending domestic personal transactions

| Funding Source | Rate |
|--|--|
| Existing PayPal Balance or if balance is automatically obtained from a bank account | No fee (when no currency conversion is involved) |
| If balance is automatically obtained from other funding sources sent in HKD currency | 3.40% + Fixed Fee (when no currency conversion is involved) |

Sending international personal transactions

| Market of recipient's address | Funding Source | Rate |
|---|---|--------------------------------------|
| Any other market/region (where available) | Existing PayPal Balance or if balance is automatically obtained from a bank account | 38.99 HKD |
| | If balance is automatically obtained from other funding sources | 38.99 HKD + 3.40% + fixed fee |

Fees charged in different currencies for sending payments: We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, in which case the fees for ["Conversions in all other cases"](#) also apply.

Receiving personal transactions

| Rate |
|---|
| No fee (when no currency conversion is involved) |

Fixed fee for personal transactions (based on currency received)

| Currency | Fee | Currency | Fee |
|----------|-----|----------|-----|
|----------|-----|----------|-----|

| Currency | Fee | Currency | Fee |
|--------------------|------------|--------------------|------------|
| Australian dollar | 0.30 AUD | New Taiwan dollar | 10.00 TWD |
| Brazilian real | 0.60 BRL | New Zealand dollar | 0.45 NZD |
| Canadian dollar | 0.30 CAD | Norwegian krone | 2.80 NOK |
| Czech koruna | 10.00 CZK | Philippine peso | 15.00 PHP |
| Danish krone | 2.60 DKK | Polish zloty | 1.35 PLN |
| Euro | 0.35 EUR | Russian ruble | 10.00 RUB |
| Hong Kong dollar | 2.35 HKD | Singapore dollar | 0.50 SGD |
| Hungarian forint | 90.00 HUF | Swedish krona | 3.25 SEK |
| Israeli new shekel | 1.20 ILS | Swiss franc | 0.55 CHF |
| Japanese yen | 40.00 JPY | Thai baht | 11.00 THB |
| Malaysian ringgit | 2.00 MYR | UK pounds sterling | 0.20 GBP |
| Mexican peso | 4.00 MXN | US dollar | 0.30 USD |

Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

Converting balance and payments received into another currency

| Rate |
|--|
| 3.00% above the base exchange rate (to form the transaction exchange rate) |

Conversions in all other cases

Rates for all other currency conversions (e.g. when sending payments not in HKD):

| Currency | Rate above the base exchange rate (to form the transaction exchange rate) | Currency | Rate above the base exchange rate (to form the transaction exchange rate) |
|-------------------------|---|--------------------------|---|
| Australian dollar (AUD) | 4.00% | New Taiwan dollar (TWD) | 4.00% |
| Brazilian real (BRL) | 4.00% | New Zealand dollar (NZD) | 4.00% |

| Currency | Rate above the base exchange rate (to form the transaction exchange rate) | Currency | Rate above the base exchange rate (to form the transaction exchange rate) |
|--------------------------|--|------------------------|--|
| Canadian dollar (CAD) | 4.00% | Norwegian krone (NOK) | 4.00% |
| Czech koruna (CZK) | 4.00% | Philippine peso (PHP) | 4.00% |
| Danish krone (DKK) | 4.00% | Polish zloty (PLN) | 4.00% |
| Euro (EUR) | 4.00% | Russian ruble (RUB) | 4.00% |
| Hong Kong dollar (HKD) | 4.00% | Singapore dollar (SGD) | 4.00% |
| Hungarian forint (HUF) | 4.00% | Swedish krona (SEK) | 4.00% |
| Israeli new shekel (ILS) | 4.00% | Swiss franc (CHF) | 4.00% |
| Japanese yen (JPY) | 4.00% | Thai baht (THB) | 4.00% |

| Currency | Rate above the base exchange rate (to form the transaction exchange rate) | Currency | Rate above the base exchange rate (to form the transaction exchange rate) |
|-------------------------|---|--------------------------|---|
| Malaysian ringgit (MYR) | 4.00% | UK pounds sterling (GBP) | 4.00% |
| Mexican peso (MXN) | 4.00% | US dollar (USD) | 4.00% |

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account. A currency conversion (and [currency conversion fees](#)) may also apply.

Note: For additional listings of transfer rates out of business accounts, please visit our [PayPal Merchant Fees Page](#).

Withdrawing a balance from a personal PayPal account

| Withdrawal/Transfer to | Withdrawal/Transfer Type | Rate |
|------------------------|---|--|
| Bank account | Withdrawals made to your local account equal to or greater than 1000.00 HKD | No Fee (when no currency conversion is involved) |

| Withdrawal/Transfer to | Withdrawal/Transfer Type | Rate |
|------------------------|--|---|
| | Instant Transfer | 1.00% (of the amount transferred) <ul style="list-style-type: none"> • Minimum Fee = \$10.00 HKD • Maximum Fee = \$100.00 HKD |
| | Withdrawals made to your local account less than 1000.00 HKD | 3.50 HKD per withdrawal (when no currency conversion is involved) |
| | Withdrawals made to your U.S. account | 3.00% (when no currency conversion is involved) |

Other Consumer Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

Other Fees

| Activity | Description | Rate |
|--|---|--|
| Bank Return on Withdrawal/Transfer out of PayPal | This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided. | 20.00 HKD (per item) |
| Credit Card and Debit Card Confirmation(s) | Some users, in order to increase their sending limit or as PayPal may determine, may be charged a credit card and debit card link and confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process. | See Credit Card and Debit Card Link and Confirmation Table below . |
| Records Request | This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account. | 60.00 HKD (per item) |

Credit Card and Debit Card Link and Confirmation Table

| Currency | Rate |
|-------------------|----------|
| Australian dollar | 2.00 AUD |

| Currency | Rate |
|--------------------|-------------|
| Brazilian real | 4.00 BRL |
| Canadian dollar | 2.45 CAD |
| Czech koruna | 50.00 CZK |
| Danish krone | 12.50 DKK |
| Euro | 1.50 EUR |
| Hong Kong dollar | 15.00 HKD |
| Hungarian forint | 400.00 HUF |
| Israeli new shekel | 8.00 ILS |
| Japanese yen | 200.00 JPY |
| Malaysian ringgit | 10.00 MYR |
| Mexican peso | 20.00 MXN |

| Currency | Rate |
|-----------------|-------------|
|-----------------|-------------|

| Currency | Rate |
|--------------------|-------------|
| New Taiwan dollar | 70.00 TWD |
| New Zealand dollar | 3.00 NZD |
| Norwegian krone | 15.00 NOK |
| Philippine peso | 100.00 PHP |
| Polish zloty | 6.50 PLN |
| Russian ruble | 60.00 RUB |
| Singapore dollar | 3.00 SGD |
| Swedish krona | 15.00 SEK |
| Swiss franc | 3.00 CHF |
| Thai baht | 70.00 THB |
| UK pounds sterling | 1.00 GBP |
| US dollar | 1.95 USD |