PayPal Merchant Fees

Last Updated: 13, January2025

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates</u> <u>Page</u>. 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 <u>Market/Region</u> <u>Grouping Table</u>.

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 <u>Market Code Table.</u>

Relevant Market/Region

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

Market/Region list

Israel (IL)

Commercial Transaction Rates

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".

Standard rate for receiving domestic commercial transactions

| Transaction Type | Rate |
|-------------------------|--------------------------|
| Commercial Transactions | 3.40% + <u>fixed fee</u> |

Rate for receiving international commercial transactions

The fee for receiving domestic commercial transactions applies plus the <u>additional percentage-based fee</u> <u>for international commercial transactions</u>.

The additional percentage-based fee for international commercial transactions shall be increased by the percentage set out below:

| Where sender's market/region is | Rate |
|--|--------|
| Canada, Europe I, Northern Europe, or U.S. | +1.00% |
| All other countries | +2.00% |

Fixed fee for commercial transactions (based on currency received)

| 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 |

Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APM) listed in our APM agreement at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

Our <u>Commercial Transaction Rates</u> apply when you receive APM funded payments.

PayPal Payouts and Mass Pay

PayPal Payouts and Mass Pay services allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts or Mass Pay. The fee is based on the type of payment and currency in which it is sent.

Sending PayPal Payouts/ Mass Pay

| Transaction | Rate |
|--|--|
| Domestic PayPal Payouts/ Mass Pay | 2.00% of total transaction amount (not to exceed the |
| | domestic maximum fee cap below per recipient) |
| International PayPal Payouts/ Mass Pay | 2.00% of total transaction amount (not to exceed the |
| | international maximum fee cap below per recipient) |

Maximum fee cap for PayPal Payouts/ Mass Pay

Based on payment currency:

| Currency | Domestic Maximum Fee Cap Per | International Maximum Fee Cap |
|--------------------|------------------------------|-------------------------------|
| | Recipient | Per Recipient |
| Australian dollar | 16.00 AUD | 100.00 AUD |
| Brazilian real | 24.00 BRL | 150.00 BRL |
| Canadian dollar | 14.00 CAD | 90.00 CAD |
| Czech koruna | 280.00 CZK | 1700.00 CZK |
| Danish krone | 84.00 DKK | 500.00 DKK |
| Euro | 12.00 EUR | 70.00 EUR |
| Hong Kong dollar | 110.00 HKD | 660.00 HKD |
| Hungarian forint | 3080.00 HUF | 18,500.00 HUF |
| Israeli new shekel | 50.00 ILS | 320.00 ILS |
| Japanese yen | 1200.00 JPY | 8000.00 JPY |
| Malaysian ringgit | 50.00 MYR | 300.00 MYR |
| Mexican peso | 170.00 MXN | 1080.00 MXN |
| New Taiwan dollar | 440.00 TWD | 2700.00 TWD |
| New Zealand dollar | 20.00 NZD | 120.00 NZD |
| Norwegian krone | 90.00 NOK | 540.00 NOK |
| Philippine peso | 640.00 PHP | 3800.00 PHP |
| Polish zloty | 46.00 PLN | 280.00 PLN |
| Russian ruble | 480.00 RUB | 2800.00 RUB |
| Singapore dollar | 20.00 SGD | 120.00 SGD |
| Swedish krona | 100.00 SEK | 640.00 SEK |
| Swiss franc | 16.00 CHF | 100.00 CHF |
| Thai baht | 460.00 THB | 2800.00 THB |
| UK pounds sterling | 10.00 GBP | 60.00 GBP |
| US dollar | 14.00 USD | 90.00 USD |

Micropayments

Subject to application and pre-approval by PayPal, you may update an existing account to receive the Micropayment rate. Micropayment rates can be beneficial as an alternative to standard commercial transaction rates for business that process payments under certain amounts. If you update to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Rate applicability may vary for Micropayments for Digital Goods. Please <u>contact us</u> to apply for the Micropayment rates. For more information on Micropayments or Micropayments for Digital Goods, please see our <u>User Agreement</u>.

Receiving micropayments

| Transaction | Rate |
|---|--|
| Domestic micropayments | 5.00% + micropayments <u>fixed fee</u> |
| Domestic micropayments for Digital Goods | 5.00% + micropayments <u>fixed fee</u> |
| International micropayments | 6.00% + micropayments <u>fixed fee</u> |
| International micropayments for Digital Goods | 5.50% + micropayments <u>fixed fee</u> |

Micropayments fixed fee

Based on payment currency:

| Currency | Fee | Currency | Fee |
|--------------------|-----------|--------------------|----------|
| Australian dollar | 0.05 AUD | New Taiwan dollar | 2.00 TWD |
| Brazilian real | 0.10 BRL | New Zealand dollar | 0.08 NZD |
| Canadian dollar | 0.05 CAD | Norwegian krone | 0.47 NOK |
| Czech koruna | 1.67 CZK | Philippine peso | 2.50 PHP |
| Danish krone | 0.43 DKK | Polish zloty | 0.23 PLN |
| Euro | 0.05 EUR | Russian ruble | 2.00 RUB |
| Hong Kong dollar | 0.39 HKD | Singapore dollar | 0.08 SGD |
| Hungarian forint | 15.00 HUF | Swedish krona | 0.54 SEK |
| Israeli new shekel | 0.20 ILS | Swiss franc | 0.09 CHF |
| Japanese yen | 7.00 JPY | Thai baht | 1.80 THB |
| Malaysian ringgit | 0.20 MYR | UK pounds sterling | 0.05 GBP |
| Mexican peso | 0.55 MXN | US dollar | 0.05 USD |

Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution. Please see the <u>User</u> <u>Agreement</u> for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

Standard Dispute Fees

| Currency | Fee | Currency | Fee |
|--------------------|-------------|--------------------|------------|
| Australian dollar | 12.00 AUD | New Taiwan dollar | 250.00 TWD |
| Brazilian real | 35.00 BRL | New Zealand dollar | 13.00 NZD |
| Canadian dollar | 10.00 CAD | Norwegian krone | 75.00 NOK |
| Czech koruna | 185.00 CZK | Philippine peso | 405.00 PHP |
| Danish krone | 55.00 DKK | Polish zloty | 30.00 PLN |
| Euro | 7.00 EUR | Russian ruble | 600.00 RUB |
| Hong Kong dollar | 65.00 HKD | Singapore dollar | 11.00 SGD |
| Hungarian forint | 2450.00 HUF | Swedish krona | 75.00 SEK |
| Indian Rupee | 580.00 INR | Swiss franc | 8.00 CHF |
| Israeli new shekel | 30.00 ILS | Thai baht | 250.00 THB |
| Japanese yen | 870.00 JPY | UK pounds sterling | 6.00 GBP |
| Malaysian ringgit | 35.00 MYR | US dollar | 8.00 USD |

| Mexican peso | 160.00 MXN | | |
|--------------|------------|--|--|
|--------------|------------|--|--|

High Volume Dispute Fees

| Currency | Fee | Currency | Fee |
|--------------------|-------------|--------------------|-------------|
| Australian dollar | 24.00 AUD | New Taiwan dollar | 500.00 TWD |
| Brazilian real | 70.00 BRL | New Zealand dollar | 26.00 NZD |
| Canadian dollar | 20.00 CAD | Norwegian krone | 150.00 NOK |
| Czech koruna | 370.00 CZK | Philippine peso | 810.00 PHP |
| Danish krone | 110.00 DKK | Polish zloty | 60.00 PLN |
| Euro | 14.00 EUR | Russian ruble | 1200.00 RUB |
| Hong Kong dollar | 130.00 HKD | Singapore dollar | 22.00 SGD |
| Hungarian forint | 4900.00 HUF | Swedish krona | 150.00 SEK |
| Indian Rupee | 1160.00 INR | Swiss franc | 16.00 CHF |
| Israeli new shekel | 60.00 ILS | Thai baht | 500.00 THB |
| Japanese yen | 1740.00 JPY | UK pounds sterling | 12.00 GBP |
| Malaysian ringgit | 70.00 MYR | US dollar | 16.00 USD |
| Mexican peso | 320.00 MXN | | |

Currency Conversions

For information about how we convert currency, please see the <u>user agreement</u>.

The <u>transaction exchange rate</u> used for your currency conversion includes a fee applied and retained by us on a <u>base exchange rate</u> to form the rate applicable to your conversion.

Conversions in all cases

Rates for all currency conversions:

Rate

2.5% applied on the base exchange rate (to form the transaction exchange rate)

Withdrawals Out of PayPal

You can typically withdraw funds out of PayPal by standard withdrawals to your linked bank account or eligible cards. A currency conversion (and <u>currency conversion fees</u>) may also apply. For withdrawals to cards, fees are based on the card currency in accordance with the information that PayPal has at the time of the withdrawal (including your selection of the currency, where available). The withdrawal fees are deducted from your remaining balance in your PayPal account. The maximum amount you will be able to withdraw from your balance takes into consideration the deduction of the Withdrawal Fees from the remaining balance. If the fee is not in the same currency as your PayPal account balance from which you withdraw the funds, a currency conversion will be made, and you will additionally be charged Currency Conversion Fees as set out in the <u>Currency Conversion</u> section.

Withdrawing a balance from a business PayPal account

| Withdrawal to | Withdrawal Type | Rate |
|---------------|--|------------------------------------|
| | Withdrawals made to your local | No Fee (when no <u>currency</u> |
| | account | conversion is involved) |
| Bank account | Equal to or greater than 1000.00 ILS | |
| | Withdrawals made to your local | 8.00 ILS per withdrawal (when no |
| | account | currency conversion is involved) |
| | Less than 1000.00 ILS | |
| | Withdrawals made to your U.S. | 35.00 USD (when no <u>currency</u> |
| | account | conversion is involved) |
| Cards | Standard | Fixed Fee for card withdrawal |
| | | applies per withdrawal (when no |
| | | currency conversion is involved) |
| | | Fees apply based on the |
| | | card currency, in the table |
| | | below |

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

Fixed fee for card withdrawal

Based on card currency:

| | 1 |
|-------------------|-------------|
| Currency | Fee |
| Afghan Afghani | 525.00 AFN |
| Albania lek | 552.00 ALL |
| Algerian dinar | 600.00 DZD |
| Angola kwanza | 2466.00 AOA |
| Argentine peso | 8.00 ARS |
| Armenian dram | 2625.00 AMD |
| Aruban florin | 9.00 AWG |
| Australian dollar | 7.00 AUD |
| Azerbaijan manat | 8.50 AZN |
| Bahamian dollar | 5.00 BSD |
| Bahraini dinar | 2.00 BHD |
| Balboa | 5.00 PAB |
| Bangladeshi Taka | 440.00 BDT |
| Barbados dollar | 10.00 BBD |
| Belizean dollar | 10.00 BZD |
| Bermudian dollar | 5.00 BMD |
| Bhutan ngultrum | 355.00 BTN |
| Boliviano | 35.00 BOB |
| Botswana pula | 54.00 BWP |
| Brazilian real | 10.00 BRL |
| Brunei dollar | 7.00 BND |
| Bulgarian lev | 7.00 BGN |
| Burundi franc | 9449.00 BIF |
| | |

| Cabo Verde escudo | 497.00 CVE | |
|--|--|--|
| Canadian dollar | 6.00 CAD | |
| Cayman Island dollar | 4.00 KYD | |
| CFA franc BEAC | 2956.00 XAF | |
| CFA france | 2700.00 XOF | |
| Chilean peso | 2400.00 CLP | |
| Comoro franc | 2218.00 KMF | |
| Cordoba oro | 171.00 NIO | |
| Columbian peso | 16658.00 COP | |
| Congolese franc | 8452.00 CDF | |
| Convertible mark | 9.00 BAM | |
| Costa Rican colon | 2816.00 CRC | |
| Cypriot pound | 2.40 CYP | |
| Czech koruna | 110.00 CZK | |
| Dalasi | 256.00 GMD | |
| Danish krone | 30.00 DKK | |
| Denar | 278.00 MKD | |
| Djibouti franc | 889.00 DJF | |
| Dominican peso | 267.00 DOP | |
| Dong | 57937.00 VND | |
| East Caribbean dollar | 14.00 XCD | |
| Egyptian pound | 79.00 EGP | |
| Eritrean Nakfa | 75 ERN | |
| Estonian kroon | 60.00 EEK | |
| Ethiopian birr | 160.00 ETB | |
| Euro | 4.00 EUR | |
| Falkland Islands pound | 2.00 FKP | |
| Fiji dollar | 5.00 FJD | |
| Ghanaian Cedi | 31.25 GHS | |
| Gibraltar pound | 4.00 GIP | |
| Guarani | 16312.00 PYG | |
| Guinea franc | 47695.00 GNF | |
| Guyana dollar | 1043.00 GYD | |
| Haitian Gourde | 500.00 HTG | |
| Hong Kong dollar | | |
| Hryvnia | 40.00 HKD | |
| Hungarian forint | 40.00 HKD 122.00 UAH | |
| | 40.00 HKD 122.00 UAH 1000.00 HUF | |
| Iceland krona | 122.00 UAH | |
| Iceland krona | 122.00 UAH 1000.00 HUF | |
| | 122.00 UAH 1000.00 HUF 340.00 ISK | |
| Iceland krona Indian rupee | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR | |
| Iceland krona Indian rupee Iraqi Dinar | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel Japanese yen | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS 610.00 JPY | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel Japanese yen Jamaican dollar Jordanian dinar | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS 610.00 JPY 670.00 JMD | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel Japanese yen Jamaican dollar | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS 610.00 JPY 670.00 JMD 3.60 JOD | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel Japanese yen Jamaican dollar Jordanian dinar Kenyan shilling | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS 610.00 JPY 670.00 JMD 3.60 JOD 504.00 KES | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel Japanese yen Jamaican dollar Jordanian dinar Kenyan shilling Kina | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS 610.00 JPY 670.00 JMD 3.60 JOD 504.00 KES 17.00 PGK | |
| Iceland krona Indian rupee Iraqi Dinar Israeli new shekel Japanese yen Jamaican dollar Jordanian dinar Kenyan shilling Kina Kip | 122.00 UAH 1000.00 HUF 340.00 ISK 200.00 INR 7250.00 IQD 22.00 ILS 610.00 JPY 670.00 JMD 3.60 JOD 504.00 KES 17.00 PGK 44392.00 LAK | |

| Lari | 14.00 GEL | |
|--------------------------------------|-----------------------|--|
| Latvian lat | 3.00 LVL | |
| Lebanese Pound | 7600.00 LBP | |
| Leone | 49324.00 SLL | |
| Lempira | 123.00 HNL | |
| Lesotho Loti | 80.00 LSL | |
| Liberian Dollar | 750.00 LRD | |
| Lilangeni | 72.00 SZL | |
| Lithuanian litas | 14.00 LTL | |
| Macanese Pataca | 40.00 MOP | |
| Malaysian ringgit | 20.00 MYR | |
| Malagasy Ariary | 18259.00 MGA | |
| Maltese lira | 1.80 MTL | |
| Mauritanian ouguiya | 180.00 MRU | |
| Mauritius rupee | 183.00 MUR | |
| Mexican peso | 60.00 MXN | |
| Moldovan leu | 88.00 MDL | |
| Moroccan dirham | 48.00 MAD | |
| Mozambican metical | 375.00 MZN | |
| Myanmar Kyat | 9000.00 MMK | |
| Naira | 1812.00 NGN | |
| Namibia dollar | 72.00 NAD | |
| Nepalese rupee | 571.00 NPR | |
| Netherlands Antillean guilder | 8.00 ANG | |
| New Taiwan dollar | 175.00 TWD | |
| New Zealand dollar | 8.00 NZD | |
| Norwegian krone | 32.00 NOK | |
| Nuevo Sol | 17.00 PEN | |
| Omani rial | 2.00 OMR | |
| Pa'anga | 11.00 TOP | |
| Pakistani Rupee | 900.00 PKR | |
| Philippine peso | 250.00 PHP | |
| Polish zloty | 16.00 PLN | |
| Qatari rial | 18.00 QAR | |
| Quetzal | 38.00 GTQ | |
| Rand | 40.00 ZAR | |
| Riel | 20600.00 KHR | |
| Romanian leu | 12.00 RON | |
| Rufiyaa | 77.00 MVR | |
| Rupiah | 46000.00 IDR | |
| Russian ruble | 150.00 RUB | |
| Rwandan franc | 5000.00 RWF | |
| Saint Helena pound | 4.00 SHP | |
| Salvadoran Colón | 45.00 SVC | |
| São Tomé And Príncipe Dobra | 110.00 STN | |
| Saudi riyal | 19.00 SAR | |
| Serbian dinar | 530.00 RSD | |
| | 68.00 SCR | |
| Seychelles rupee | 68.00 SCR | |
| Seychelles rupee Singapore dollar | 68.00 SCR 8.00 SGD | |

| Solomon Islands dollar | 41.00 SBD | |
|----------------------------|-------------------|--|
| Somali shilling | 2898.00 SOS | |
| Somoni | 52.00 TJS | |
| Sri Lanka rupee | 907.00 LKR | |
| Surinam dollar | 37.00 SRD | |
| Swedish krona | 35.00 SEK | |
| Swiss franc | 6.50 CHF | |
| Tala | 13.00 WST | |
| Tanzanian shilling | 11520.00 TZS | |
| Tenge | 1887.00 KZT | |
| Thai baht | 200.00 THB | |
| Trinidad and Tobago dollar | 34.00 TTD | |
| Tugrik | 13735.00 MNT | |
| Tunisian dinar | 13.00 TND | |
| Turkish lira | 70.00 TRY | |
| Turkmenistani Manat | 20.00 TMT | |
| Uganda shilling | 18388.00 UGX | |
| UAE dirham | 20.00 AED | |
| UK pounds sterling | 3.00 GBP | |
| US dollar | 5.00 USD | |
| Uruguay peso | 100.00 UYI/UYU | |
| Uzbekistani Som | 60,000.00 UZS | |
| Vatu | 582.00 VUV | |
| Venezuelan bolivar | 30,000,000.00 VES | |
| Won | 5830.00 KRW | |
| Yemeni rial | 1252.00 YER | |
| Yuan renminbi | 35.00 CNY | |
| Zambian kwacha | 107.50 ZMW | |

Currency Conversions: If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

Other Merchant Fees

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

Other Fees

| Activity | Description | Rate |
|--------------------------------|--|--|
| Credit Card and Debit Card | Some users, in order to increase See Credit Card and Debit Car | |
| Confirmation(s) | 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 | and Confirmation Table below. |
| | card verification process. | |
| Commercial Transaction Refunds | Full Refunds | If a payment you received is refunded to the sender, |

| | | there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you. |
|-----------------|--|---|
| | Partial Refunds | If a payment you received is refunded to the sender, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you. |
| Records Request | We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account. | 10.00 SGD or other currency equivalent (per item) |

Credit Card and Debit Card Link and Confirmation Table

| Currency | Rate | Currency | Rate |
|--------------------|------------|--------------------|------------|
| Australian dollar | 2.00 AUD | New Taiwan dollar | 70.00 TWD |
| Brazilian real | 4.00 BRL | New Zealand dollar | 3.00 NZD |
| Canadian dollar | 2.45 CAD | Norwegian krone | 15.00 NOK |
| Czech koruna | 50.00 CZK | Philippine peso | 100.00 PHP |
| Danish krone | 12.50 DKK | Polish zloty | 6.50 PLN |
| Euro | 1.50 EUR | Russian ruble | 60.00 RUB |
| Hong Kong dollar | 15.00 HKD | Singapore dollar | 3.00 SGD |
| Hungarian forint | 400.00 HUF | Swedish krona | 15.00 SEK |
| Israeli new shekel | 8.00 ILS | Swiss franc | 3.00 CHF |
| Japanese yen | 200.00 JPY | Thai baht | 70.00 THB |
| Malaysian ringgit | 10.00 MYR | UK pounds sterling | 1.00 GBP |
| Mexican peso | 20.00 MXN | US dollar | 1.95 USD |