Last Updated: 24, March 2025

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 <u>Market/Region Grouping Table</u>.

International transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the United Kingdom, Guernsey, Jersey, Isle of Man are treated as domestic transactions for the purpose of applying fees.

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

United Kingdom (UK)	Guernsey (GG)	Jersey (JE)
Isle of Man (IM)		

Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR Codes, make any other commercial type of transaction, or receive a payment when you "request money" using PayPal, we call that a "commercial transaction".

Payment Type	Rate
Alternative Payment Method (APM)	APM Transaction Rates Apply
Card funded payment from a user of our Terms for Payments without a PayPal account	1.2% + fixed fee
QR Code Transactions – 10.01 GBP and above	1.5% + fixed fee
QR code Transactions – 10.00 GBP and below	2% + fixed fee
All Other Commercial Transactions	2.9% + fixed fee

Standard rate for receiving domestic transactions

Receiving international transactions

The applicable fee for receiving domestic commercial and QR Code transactions applies plus the **additional percentage-based fee for international commercial transactions**.

Additional percentage-based fee for international commercial transactions

Where sender's market/region is	Fee
EEA	1.29%
All other markets	1.99%

Additional service fee for recipients of EEA based international commercial transactions

This fee only applies to merchants who have separate agreements with PayPal. An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by merchants with a PayPal account registered in the UK market/region from a sender whose account is registered with or identified by PayPal as being in the <u>EEA market/region</u>.

Payment type	Fee
Commercial transactions where the recipient's market/region is registered or identified by PayPal as the UK (including GG, JE and IM)	1.29%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD

Currency	Fee
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency

Fee

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.30 GBP
US dollar	0.30 USD

Fixed fee for QR Code transactions GBP 10.01 GBP and above (based on currency received)

Currency	Fee
Australian dollar	0.10 AUD
Brazilian real	0.20 BRL
Canadian dollar	0.10 CAD
Czech koruna	3.00 CZK
Danish krone	0.70 DKK
Euro	0.10 EUR
Hong Kong dollar	0.80 HKD
Hungarian forint	30.00 HUF
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

Currency	Fee
New Taiwan dollar	3.00 TWD
New Zealand dollar	0.15 NZD
Norwegian krone	1.00 NOK
Philippine peso	5.00 PHP
Polish zloty	0.50 PLN
Russian ruble	3.00 RUB
Singapore dollar	0.20 SGD
Swedish krona	1.00 SEK
Swiss franc	0.10 CHF
Thai baht	4.00 THB
UK pounds sterling	0.10 GBP
US dollar	0.10 USD

Fixed fee for QR code transactions 10.00 GBP and below (based on currency received)

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.50 CZK
Danish krone	0.35 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	6.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	1.50 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.50 SEK
Swiss franc	0.05 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

Receiving and Sending Donations

When you accept the <u>User Agreement</u> or the <u>PayPal Fundraisers Terms and Conditions</u> to send or receive funds (using one of the payment types listed below), we call that a "donation". Funds sent or received through other products or services (not set out below) are not "donations" eligible for donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

Transaction Type	Rate
Donation	2.9% + fixed fee
QR code Transactions – 10.01 GBP and above	Commercial Transaction rates apply
QR code Transactions – 10.00 GBP and below	Commercial Transaction rates apply
PayPal Fundraisers (Listed)	Commercial Transaction rates apply
PayPal Fundraisers (Unlisted)	No fee

Standard rate for receiving domestic donations

Receiving international donations

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

Additional percentage-based fee for international donations

Where sender's market/region is	Fee
EEA	1.29%
All other markets	1.99%

Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF

Currency	Fee
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD

Currency	Fee
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.30 GBP
US dollar	0.30 USD

Standard rate for sending domestic donations

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)
All Other Donations	No Fee

Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable <u>additional</u> <u>percentage-based fee for international donations (international fee)</u>.

Payment Type	Rate
PayPal Fundraisers (Unlisted Fundraisers)	Sending and Receiving Money Rates (i.e., sending international personal transactions rates)
All Other Donations	No Fee (when no currency conversion is involved)

Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments and donations received in your PayPal account. Any reference to "fixed fee" means the fixed fee for charity transactions.

Receiving domestic charity transactions

Transaction	Rate
Charity transactions	1.4% + fixed fee
QR code Transactions – 10.01 GBP and above	Commercial Transaction rates apply
QR code Transactions – 10.00 GBP and below	Commercial Transaction rates apply

Receiving international charity transactions

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

Fixed fee for charity transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR

Currency	Fee
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB

Currency	Fee
UK pounds sterling	0.20 GBP
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 <u>APM agreement</u> 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. Additionally, if you are using the New Checkout Solution, a reduced rate may apply.

Receiving domestic transactions

Payment type	Rate
Alternative Payment Method (APM)	1.2% + fixed fee

Receiving international transactions

<u>The additional percentage-based fee for receiving international transactions does not</u> <u>apply when you receive APM payments</u>.

Fixed fee for APM transactions (based on currency received)

Currency

Fee

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.30 GBP
US dollar	0.30 USD

PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the <u>PayPal Online Card Payment Services Agreement</u>. These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the <u>PayPal Online Card Services</u> <u>Agreement</u>.

Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
 Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure: Visa, MasterCard, China Union Pay (CUP), Diners and Discover card types 	1.2% + fixed fee
 Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure: Visa, MasterCard, China Union Pay (CUP), Diners and Discover card types 	Interchange Fee + 1.2% + fixed fee
Advanced Credit and Debit Card Payments • American Express card type	3.5%

Payment type	Rate
Website Payments Pro - Standard PayPal Payment using Express Checkout	2.9% + fixed fee
 Website Payments Pro - Blended Pricing Fee Structure: Visa, MasterCard or Maestro card types 	3.4% + fixed fee
 Website Payments Pro - Interchange Plus Fee Structure: Visa, MasterCard or Maestro card types 	Interchange Fee + 2.9% + fixed fee
Virtual Terminal - Standard PayPal Payment using Express Checkout:	2.9% + fixed fee
 Virtual Terminal - Blended Pricing Fee Structure: Visa, MasterCard or Maestro card types 	1.2% + fixed fee
 Virtual Terminal - Interchange Plus Fee Structure: Visa, MasterCard or Maestro card types 	Interchange Fee + 1.2% + fixed fee

Payment type	Rate
Other Payments	Commercial Transaction rates apply

Interchange fee rates: Approximately ranges from 0.2% to 2%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

For Advanced Credit and Debit Card Payments users only: you may opt to be charged under the Interchange Plus Plus Fee Structure. Please <u>contact us</u> for further information. The additional terms outlined in the <u>PayPal Online Card Payment Services Agreement</u> apply.

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the additional percentage-based fee for international transactions. The additional fee does not apply to interchange-based fees under the Interchange Plus or Interchange Plus Plus Fee Structure, American Express card type transactions, and APM (as applicable).

Interchange fee rates: Approximately ranges from 0.2% to 2%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Fixed fee for PayPal Online Card Payment Services transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL

Currency	Fee
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD

Currency	Fee
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.30 GBP
US dollar	0.30 USD

Fixed fee for Website Payments Pro transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN
New Taiwan dollar	10.00 TWD

Currency	Fee
New Zealand dollar	0.45 NZD

Currency	Fee
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling (Standard PayPal Payment using Express Checkout)	0.30 GBP

Currency	Fee
UK pounds sterling (Blended and Interchange Pricing Fee Structures)	0.20 GBP
US dollar	0.30 USD

Other fees for using PayPal Online Card Payment Services

Activity	Description	Rate
Additional Risk Factors	If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, Reversals, Chargebacks, Claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5% per transaction
Advanced Fraud Tool	Optional service for Advanced Credit and Debit Card Payments	0.06 GBP per transaction

Activity	Description	Rate
Card Account Verification Transactions	For each account verification request (for all Direct Payment API or Virtual Terminal card account verification transactions (Visa and MasterCard only). For the avoidance of doubt, this does not include Uncaptured Authorization Transactions.	0.20 GBP
Chargeback Protection Tool	Optional service for Advanced Credit and Debit Card Payments	0.59% per transaction
Failure to implement Express Checkout	If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice. (Website Payments Pro & Virtual Terminal)	0.5% per transaction
Monthly Fees	Website Payments Pro (including Express Checkout, Direct Payments API and Virtual Terminal)	20.00 GBP
	Virtual Terminal Only	20.00 GBP
Recurring Payment Tool	Optional Service for Website Payments Pro & Virtual Terminal	20.00 GBP per month
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction via Direct Payment API or Virtual Terminal	0.20 GBP

Zettle by PayPal Fees

Use of Zettle by PayPal is subject to eligibility, application, approval by PayPal and your acceptance of the <u>Zettle by PayPal Agreement</u>. These fees will apply to the following payment types received using Zettle by PayPal.

Payment Type	Fee
Card Present Transactions	1.75%
Manual Card Entry Transactions	3.4% + 0.20 GBP
Payment Links	2.5%

Standard fee for receiving transactions using Zettle by PayPal

PayPal Payouts

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

Sending PayPal Payouts

Transaction	Rate
Domestic PayPal Payouts	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
Other International PayPal Payouts	2% of total transaction amount (not to exceed the international maximum fee

Transaction	Rate
	cap below)

Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
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	1,700.00 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	3,080.00 HUF	18,500.00 HUF

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Israeli new shekel	50.00 ILS	320.00 ILS
Japanese yen	1,200.00 JPY	8,000.00 JPY
Malaysian ringgit	50.00 MYR	300.00 MYR
Mexican peso	170.00 MXN	1,080.00 MXN
New Taiwan dollar	440.00 TWD	2,700.00 TWD
New Zealand dollar	20.00 NZD	120.00 NZD
Norwegian krone	90.00 NOK	540.00 NOK
Philippine peso	640.00 PHP	3,800.00 PHP
Polish zloty	46.00 PLN	280.00 PLN
Russian ruble	480.00 RUB	2,800.00 RUB

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
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	2,800.00 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 upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 5.00 GBP. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please <u>contact us</u> to apply for the Micropayment rate.

Receiving micropayments

Transaction

Transaction	Rate
Domestic micropayments	5% + micropayments fixed fee
Other International micropayments	6% + micropayments fixed fee

Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.67 CZK
Danish krone	0.43 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF

Currency	Fee
Israeli new shekel	0.20 ILS
Japanese yen	7.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD

Currency	Fee
Swedish krona	0.54 SEK
Swiss franc	0.09 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

The chargeback fee is based on the currency received as follows:

Chargeback fees

Currency	Fee
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL

Currency	Fee
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK
Euro	16.00 EUR
Hong Kong dollar	155.00 HKD
Hungarian forint	4,325.00 HUF
Israeli new shekel	75.00 ILS
Japanese yen	1,875.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	250.00 MXN

Currency	Fee
New Taiwan dollar	625.00 TWD

Currency	Fee
New Zealand dollar	28.00 NZD
Norwegian krone	125.00 NOK
Philippine peso	900.00 PHP
Polish zloty	65.00 PLN
Russian ruble	640.00 RUB
Singapore dollar	28.00 SGD
Swedish krona	150.00 SEK
Swiss franc	22.00 CHF
Thai baht	650.00 THB
UK pounds sterling	14.00 GBP
US dollar	20.00 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 User Agreement 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
Australian dollar	25.00 AUD
Brazilian real	65.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	350.00 CZK
Danish krone	100.00 DKK
Euro	14.00 EUR
Hong Kong dollar	115.00 HKD
Hungarian forint	4,585.00 HUF
Indian Rupee	1,080.00 INR
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY

Currency	Fee
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

Currency	Fee
New Taiwan dollar	455.00 TWD
New Zealand dollar	25.00 NZD
Norwegian krone	140.00 NOK
Philippine peso	760.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1,125.00 RUB
Singapore dollar	20.00 SGD
Swedish krona	145.00 SEK
Swiss franc	15.00 CHF

Currency	Fee
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP
US dollar	15.00 USD

High Volume Dispute Fees

Currency	Fee
Australian dollar	50.00 AUD
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD

Currency	Fee
Hungarian forint	9,170.00 HUF
Indian Rupee	2,160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3,260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

Currency	Fee
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD
Norwegian krone	280.00 NOK
Philippine peso	1,520.00 PHP
Polish zloty	120.00 PLN

Currency	Fee
Russian ruble	2,250.00 RUB
Singapore dollar	40.00 SGD
Swedish krona	290.00 SEK
Swiss franc	30.00 CHF
Thai baht	930.00 THB
UK pounds sterling	24.00 GBP
US dollar	30.00 USD

Currency Conversions

For information about how we convert currency, please see the user agreement.

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

Currency Converter Tool

Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate

Rate

3% above the base exchange rate

eCheque Fees

Sometimes the sender of a payment you receive may use an eCheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the <u>user agreement</u> for more information about eCheques. When you receive an eCheque funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

Receiving eCheque fees

Payment Type	Rate
Per each payment transaction	Commercial Transaction Rates

Maximum fee cap for eCheques

Currency	Maximum fee cap
Australian dollar	50.00 AUD
Brazilian real	75.00 BRL
Canadian dollar	45.00 CAD

Currency	Maximum fee cap
Czech koruna	850.00 CZK
Danish krone	250.00 DKK
Euro	35.00 EUR
Hong Kong dollar	330.00 HKD
Hungarian forint	9,250.00 HUF
Israeli new shekel	160.00 ILS
Japanese yen	4,000.00 JPY
Malaysian ringgit	150.00 MYR
Mexican peso	540.00 MXN
New Taiwan dollar	1,350.00 TWD
New Zealand dollar	60.00 NZD
Norwegian krone	270.00 NOK
Philippine peso	1,900.00 PHP

Currency	Maximum fee cap
Polish zloty	140.00 PLN
Russian ruble	1,400.00 RUB
Singapore dollar	60.00 SGD
Swedish krona	320.00 SEK
Swiss franc	50.00 CHF
Thai baht	1,400.00 THB
UK pounds sterling	30.00 GBP
US dollar	45.00 USD

Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all markets. A currency conversion (and <u>currency conversion fees</u>) may also apply.

Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Market	Rate
Bank account	All (where available)	No Fee (when no currency conversion is involved)
US bank account	All (where available)	3.00% (when no currency conversion is involved)
Cards	UK, JE, GG, & IM	No Fee (when no currency conversion is involved)

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
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.	See Bank Return on Withdrawal/Transfer out of PayPal Table below.
Commercial Transaction Refunds	Full Refunds	 If you refund a Commercial

Activity	Description	Rate
		Transaction payment, 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 you refund a Commercial Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
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.

Activity	Description	Rate
Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See Inactive PayPal Account Fee Table below.
PayPal Business Payments	This is a payment between UK users (i) made through a third party's product or service and funded exclusively using either (or both) balance or eCheque and (ii) for which the PayPal Business Payment fee applies. The PayPal Business Payment fee is paid by the recipient, unless it is disclosed to the sender before payment is sent that the sender must pay this fee.	2.00 GBP per transaction in GBP 0.50 USD per transaction in USD
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.	10.00 GBP or 12.00 EUR (per item)

Activity	Description	Rate
UK Business Debit Card – Cash withdrawal fee Use of the UK Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the UK PayPal Business Debit Mastercard Cardholder Agreement.	The fee applies to cash withdrawals at an ATM (inside and outside the UK). The ATM provider may charge additional fees.	1.00 GBP (per transaction)

Bank Return on Withdrawal/Transfers out of PayPal Table

Market/Region	Fee
UK users	0.50 GBP
Users registered in the Eurozone	3.00 EUR

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	2.00 AUD

Currency	Fee
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	Not Applicable
Mexican peso	20.00 MXN

Currency

Fee

Currency	Fee
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

Currency	Fee
Czech koruna	270.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3,600.00 HUF
Norwegian krone	105.00 NOK
Polish zloty	45.00 PLN
Swedish krona	100.00 SEK
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP