

Policy Updates

- [View Policy Updates](#)

All User Agreements

- [PayPal Account User Agreement](#)
 - [PayPal's Purchase Protection Program](#)
 - [PayPal's Seller Protection Program](#)
- [PayPal Acceptable Use Policy](#)
- [Listing of Patents related to PayPal Products, Services, Platforms, and/or Features](#)
- [PayPal Balance Terms and Conditions](#)
 - [PayPal Balance Short Form Disclosure](#)
 - [PayPal Balance Short Form Disclosure - Payroll Direct Deposit](#)
 - [PayPal Balance Long Form Disclosure](#)
 - [Program Banks](#)
- [Electronic Communications Delivery Policy \(E-Sign Disclosure and Consent\)](#)
- [PayPal Digital Gifts Terms and Conditions](#)
- [PayPal Privacy Statement](#)
 - [California, North Dakota, and Vermont Supplemental Financial Privacy Notice](#)
- [Licenses](#)

Product-Specific Agreements

- [Bancorp Privacy Notice](#)
- [PayPal Cryptocurrency Terms and Conditions](#)
- [PayPal Terms of Use for Google Pay™](#)
- [PayPal Confirmed Charities Terms and Conditions](#)
- [Synchrony Bank Deposit Account Agreement](#)
- [PayPal Campaign Fundraising Terms and Conditions](#)

- [Pool Terms and Conditions](#)
- [Pay Later Messaging Center Program Terms](#)
- [Controller-to-Controller SCCs for Transfers of EU, EEA, and Swiss Personal Data](#)
- [Business Payments Agreement](#)
- [PayPal Business Debit Mastercard® Cardholder Agreement](#)
- [PayPal Debit Mastercard® Cardholder Agreement](#)
- [PayPal Bill Pay Terms and Conditions](#)
- [Synchrony Bank Privacy Policy](#)
- [Visa+ Terms and Conditions](#)
- [Payflow Gateway Services Agreement](#)
- [Store Cash Terms and Conditions](#)
- [PayPal Payments Standard Agreement for Enhanced Recurring Payments](#)
- [Community Help Forum Agreement](#)
- [PayPal.Me Terms and Conditions](#)
- [PayPal Terms of Use for Samsung Pay](#)
- [PayPal Rewards Program Agreement](#)
- [Synchrony Bank Electronic Delivery Terms & Conditions for PayPal Savings](#)
- [Shipping Center Terms and Conditions](#)
- [PayPal Payflow Gateway Services for Resold Merchants](#)
- [Controller-to-Controller SCCs for Transfers of UK Personal Data](#)
- [Commercial Entity Agreement](#)

Partner Agreements

- [PayPal Partner Program Agreement](#)
- [PayPal Platform Seller Account Agreement for Online Storefront Sellers](#)
- [Legacy Partner Program Agreement](#)
- [PayPal Marketplace and Platform Seller Processing Services Agreement](#)

- [PayPal Platform Seller Account Agreement](#)

Business Account Payment Solutions Agreements

- [PayPal Bill Pay for Business Accounts Terms and Conditions](#)
- [PayPal Payouts Terms and Conditions](#)
- [PayPal Zettle Terms and Conditions](#)
 - [PayPal Zettle Hardware and Delivery Terms](#)
- [Invoicing Terms and Conditions](#)
- [PayPal Alternative Payment Methods Agreement](#)
- [PayPal Data Protection Addendum for Payment Processing Products](#)
- [PayPal Business Profile Terms and Conditions](#)
- [PayPal Online Payment Services Agreement](#)
 - [ACH Services Addendum](#)
- [PayPal Data Protection Addendum for Business Management Products](#)

Additional Information

- [Infringement Report Policy](#)
- [PayPal Anti-Money Laundering and Counter-Terrorist Financing Statement](#)

For Developers

- [PayPal Developer Agreement](#)
- [PayPal Developer Testing Agreement](#)
- [PayPal Sandbox User Agreement](#)

State Complaints

For Alaska Residents Only:

If your issue is unresolved by PayPal, (888) 221-1161, please submit formal complaints with the State of Alaska, Division of Banking & Securities.

Formal complaints must be in writing, please download the form

here: <https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaintFormupdated.pdf>

Formal complaint forms may be submitted via:

1. Fax: 907-465-1230
2. Email: dbs.licensing@alaska.gov
3. Mail: Division of Banking & Securities PO Box 110807 Juneau, AK 99811-0807

If you have questions regarding formal complaints, please call 907-465-2521

For California Residents Only:

If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the California Department of Financial Protection and Innovation at its toll-free telephone number, 1-866-275-2677, by email at consumer.services@dfpi.ca.gov, or by mail at the Department of Financial Protection and Innovation, Consumer Services, 2101 Arena Boulevard, Sacramento, CA 95834.

For Colorado Residents Only: Colorado Division of Banking

Online: <https://banking.colorado.gov/>

Telephone number: 303-894-7575

By mail:

Colorado Division of Banking
1560 Broadway, Ste. 975
Denver, Colorado 80202

[Colorado Consumer Complaint Notice.](#)

For Texas Residents Only: Texas Department of Banking

After first contacting PayPal, (888) 221-1161, if you are a Texas resident and still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to:

Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), <https://www.dob.texas.gov>

All PayPal users must read and agree to the agreements in the column titled “Agreements for All Users.” In addition, if you are using any of the services listed in the other columns, you must read and agree to the applicable agreement(s). The legal agreements and policies above provide the terms and conditions related to the specific services that PayPal offers.

