

PayPal Balance Short Form Disclosure

Last updated on 19 May 2025

Monthly fee	Per purchase
\$0	\$0
ATM withdrawal	Add cash at stores
\$2.50* <small>in-network</small>	\$3.95*
\$2.50* <small>out-of-network</small>	

ATM balance inquiry (in-network or out-of-network)	\$0
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Customer service (automated or live agent)	\$0
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Inactivity	\$0
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We charge 7 other types of fees. Here are some of them:

Electronic withdrawal (standard / Instant Transfer)	\$0 / 1.75% (min. \$0.25/max. \$25)
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Buying or selling a cryptocurrency	2.20%*
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*This fee can be lower depending on how and where this account is used.

No overdraft/credit feature.

If you have opened a PayPal Debit Card Mastercard® account, enrolled in Direct Deposit, or bought or received cryptocurrency with your personal PayPal Balance account, we will place your U.S. dollar PayPal Balance funds in one or more [Program Banks](#), where they will, subject to certain conditions, be eligible for pass-through FDIC insurance, up to applicable limits. FDIC insurance protects you against the failure of a [Program Bank](#), not the failure of PayPal. PayPal is not a bank, does not take deposits and is not FDIC insured. Any other balance funds and all cryptocurrencies are not held in FDIC-insured bank deposits. Cryptocurrencies may lose value. See PayPal Balance Terms and Conditions.

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