

**Last Updated: 1, November 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 webpage 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:

**United States (US)**

## **Buying with PayPal**

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

Online or in-store

Rate
No Fee (when no <a href="#">currency conversion</a> is involved)

## Selling with PayPal

When you accept the [User Agreement](#) to buy or sell goods or services or make any other commercial type of transaction, we call that a "commercial transaction".

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

## Buying and Selling Cryptocurrencies

The transaction fees are based on how much cryptocurrency ("crypto") you buy or sell. The exchange rate you'll see before buying or selling crypto will also include a [cryptocurrency conversion spread](#). There's no fee for holding crypto in your account.

Purchase or sale amount	Fee
1.00 – 24.99 USD	0.50 USD
25.00 – 100.00 USD	2.30%
100.01 – 200.00 USD	2.00%
200.01 – 1000.00 USD	1.80%

Purchase or sale amount	Fee
1000.01 USD +	1.50%

## Receiving Donations

When you accept the [User Agreement](#) or the [Generosity Network Terms and Conditions](#) 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.

### Standard rate for receiving domestic donations

Payment Type	Rate
Donate Button	2.89% + <a href="#">fixed fee</a>
Generosity Network	2.89% + <a href="#">fixed fee</a>
PayPal Checkout for Donations	2.89% + <a href="#">fixed fee</a>

### Receiving international donations

The fee for receiving domestic donations applies plus the [additional percentage-based fee for international donations](#).

### Additional percentage-based fee for international donations

Payment Type	Rate
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<b>Payment Type</b>	<b>Rate</b>
<b>All Donations</b>	1.50%

Fixed fee for donations (based on currency received)

<b>Currency</b>	<b>Fee</b>
<b>Australian dollar</b>	0.59 AUD
<b>Brazilian real</b>	2.90 BRL
<b>Canadian dollar</b>	0.59 CAD
<b>Czech koruna</b>	9.00 CZK
<b>Danish krone</b>	2.90 DKK
<b>Euro</b>	0.39 EUR
<b>Hong Kong dollar</b>	3.79 HKD
<b>Hungarian forint</b>	149.00 HUF
<b>Israeli new shekel</b>	1.60 ILS
<b>Japanese yen</b>	49.00 JPY
<b>Malaysian ringgit</b>	2.00 MYR
<b>Mexican peso</b>	9.00 MXN

<b>Currency</b>	<b>Fee</b>
<b>New Taiwan dollar</b>	14.00 TWD

<b>Currency</b>	<b>Fee</b>
<b>New Zealand dollar</b>	0.69 NZD
<b>Norwegian krone</b>	3.90 NOK
<b>Philippine peso</b>	25.00 PHP
<b>Polish zloty</b>	1.89 PLN
<b>Russian ruble</b>	39.00 RUB
<b>Singapore dollar</b>	0.69 SGD
<b>Swedish krona</b>	4.09 SEK
<b>Swiss franc</b>	0.49 CHF
<b>Thai baht</b>	15.00 THB
<b>UK pounds sterling</b>	0.39 GBP
<b>US dollar</b>	0.49 USD

## **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**

Payment method	Fee
PayPal balance or a bank account	Fee is waived
Cards	2.90% + <a href="#">fixed fee</a>
Amex Send™ Account	Fee is waived

## Sending international personal transactions

The fee for sending domestic transactions applies plus the additional percentage-based fee for international transactions (international fee).

Payment method	Fee
PayPal balance or a bank account	5.00% <ul style="list-style-type: none"> <li>• A minimum international fee of 0.99 USD</li> <li>• A maximum international fee of 4.99 USD</li> </ul>
Cards	5.00% <ul style="list-style-type: none"> <li>• A minimum international fee of 0.99 USD</li> <li>• A maximum international fee of 4.99 USD</li> </ul>
Amex Send™ Account	5.00% <ul style="list-style-type: none"> <li>• A minimum international fee of 0.99 USD</li> <li>• A maximum international fee of 4.99 USD</li> </ul>

**Fees charged in different currencies for sending payments:** We will collect the fee from balance in the currency in which the fee is listed. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is listed, 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
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

<b>Currency</b>	<b>Fee</b>
<b>New Zealand dollar</b>	0.45 NZD
<b>Norwegian krone</b>	2.80 NOK
<b>Philippine peso</b>	15.00 PHP
<b>Polish zloty</b>	1.35 PLN
<b>Russian ruble</b>	10.00 RUB
<b>Singapore dollar</b>	0.50 SGD
<b>Swedish krona</b>	3.25 SEK
<b>Swiss franc</b>	0.55 CHF
<b>Thai baht</b>	11.00 THB
<b>UK pounds sterling</b>	0.20 GBP
<b>US dollar</b>	0.30 USD

## PayPal Balance

PayPal offers a balance holding account commonly referred to as PayPal Balance.

For more information and a complete listing of fees associated, please refer to the [PayPal Balance Terms and Conditions](#).



# Currency Conversions

For any of the following types of transactions involving a [currency conversion](#) by PayPal, the transaction exchange rate will also include a currency conversion spread.

## Converting payments in another currency

Type of Transaction	Currency Conversion Spread
<ul style="list-style-type: none"><li>• <b>Paying for goods or services in a currency other than the currency the goods or services are listed in.</b></li><li>• <b>Sending money to a friend or family member such that they receive a different currency from the currency in which you pay.</b></li><li>• <b>Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.</b></li></ul>	4.00%, or such other amount as may be disclosed to you during the transaction.
<ul style="list-style-type: none"><li>• <b>All other transactions</b></li></ul>	3.00%, or such other amount as may be disclosed to you during the transaction.

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. 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
<b>Bank account</b>	Local Account <ul style="list-style-type: none"> <li>With eligible linked bank account</li> </ul>	No Fee (when no <a href="#">currency conversion</a> is involved)
	<b>Instant</b> <ul style="list-style-type: none"> <li><a href="#">Withdrawal limits apply</a></li> </ul>	1.50% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and Maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
<b>Cards</b>	Instant <ul style="list-style-type: none"> <li>With eligible linked debit card</li> <li><a href="#">Withdrawal limits apply</a></li> </ul>	1.50% of amount transferred <ul style="list-style-type: none"> <li><a href="#">Minimum and Maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
<b>Checks</b>	Have a paper check mailed to you	1.50 USD

## Withdrawal Limits – Instant Transfer for Bank

Frequency	Maximum (up to)
<b>Per transaction</b>	25,000.00 USD

## Withdrawal Limits – Instant Transfer for Cards

Frequency	Maximum (up to)
Per transaction	5000.00 USD
Per day	5000.00 USD
Per week	5000.00 USD
Per month	15,000.00 USD

## Minimum and Maximum fees – Instant Transfer

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
US dollar	0.25 USD	15.00 USD

## 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
<b>Bank Return on Withdrawal/Transfer out of PayPal</b>	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.	No Fee
<b>Credit Card and Debit Card Confirmation(s)</b>	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 <a href="#">Credit Card and Debit Card Link and Confirmation Table</a> below.
<b>PayPal Business Debit MasterCard</b>	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our <a href="#">PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice</a>
<b>PayPal Cash MasterCard</b>	Use of the PayPal Cash MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our <a href="#">PayPal Cash MasterCard Cardholder Agreement</a>

## Credit Card and Debit Card Link and Confirmation Table

Currency	Rate
<b>Australian dollar</b>	2.00 AUD
<b>Brazilian real</b>	4.00 BRL
<b>Canadian dollar</b>	2.45 CAD
<b>Czech koruna</b>	50.00 CZK
<b>Danish krone</b>	12.50 DKK

<b>Currency</b>	<b>Rate</b>
<b>Euro</b>	1.50 EUR
<b>Hong Kong dollar</b>	15.00 HKD
<b>Hungarian forint</b>	400.00 HUF
<b>Israeli new shekel</b>	8.00 ILS
<b>Japanese yen</b>	200.00 JPY
<b>Malaysian ringgit</b>	Not Applicable
<b>Mexican peso</b>	20.00 MXN

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

Currency	Rate
US dollar	1.95 USD