

PayPal Fee Changes

Effective Date: 2, August 2021

[PayPal Consumer Fees](#)

- [Relevant Market/Region](#)
- [Buying with PayPal](#)
- [Selling with PayPal](#)
- [Buying and Selling Cryptocurrencies](#)
- [Receiving Donations](#)
- [Sending and receiving money](#)
- [PayPal Cash and Cash Plus](#)
- [Currency Conversions](#)
- [Withdrawals Out of PayPal](#)
- [Other Consumer Fees](#)

[PayPal Merchant Fees](#)

- [Relevant Market/Region](#)
- [Commercial Transaction Rates](#)
- [Donation Transaction Rates](#)
- [Charity Transaction Rates](#)
- [Alternative Payment Method Rates](#)
- [PayPal Cash and Cash Plus](#)
- [PayPal Here Rates](#)
- [PayPal Online Card Payment Services](#)
- [Payflow Pro \(Payment Gateway\)](#)
- [PayPal Payouts](#)
- [Micropayments](#)
- [Chargeback Fees](#)
- [Dispute Fees](#)
- [Currency Conversions](#)
- [E-check Fees](#)
- [Withdrawal Out of PayPal](#)
- [Other Merchant Fees](#)

Notice:

This document shows the rate changes that will go into effect as of August 2, 2021.

- Pricing that is increasing from our current rates is noted with “(increasing)” adjacent to the new rate.
- Pricing that is decreasing from our current rates is noted with “(decreasing)” adjacent to the new rate.

PayPal Consumer Fees

Effective Date: 2, August 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:

Market/Region list

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 currency conversion 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%
1000.01 USD +	1.50%

Receiving Donations

When you accept the [User Agreement](#) or the [Generosity Network Terms and Conditions](#) to send or receive donations (as one of the payment types listed below), we call that a “donation”.

Standard rate for receiving domestic donations

Payment Type	Rate
Donate Button	2.89% (decreasing) + fixed fee
Generosity Network	2.89% (decreasing) + fixed fee
PayPal Checkout for Donations	2.89% (decreasing) + fixed fee
QR code Transactions - 10.01 USD and above	Commercial Transaction rates apply
QR code Transactions - 10.00 USD and below	Commercial Transaction rates apply

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
All Donations	1.50%

Fixed fee for donations (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD (increasing)	New Taiwan dollar	14.00 TWD (increasing)
Brazilian real	2.90 BRL (increasing)	New Zealand dollar	0.69 NZD (increasing)
Canadian dollar	0.59 CAD (increasing)	Norwegian krone	3.90 NOK (increasing)
Czech koruna	9.00 CZK (decreasing)	Philippine peso	25.00 PHP (increasing)
Danish krone	2.90 DKK (increasing)	Polish zloty	1.89 PLN (increasing)
Euro	0.39 EUR (increasing)	Russian ruble	39.00 RUB (increasing)
Hong Kong dollar	3.79 HKD (increasing)	Singapore dollar	0.69 SGD (increasing)
Hungarian forint	149.00 HUF (increasing)	Swedish krona	4.09 SEK (increasing)
Israeli new shekel	1.60 ILS (increasing)	Swiss franc	0.49 CHF (decreasing)
Japanese yen	49.00 JPY (increasing)	Thai baht	15.00 THB (increasing)
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP (increasing)
Mexican peso	9.00 MXN (increasing)	US dollar	0.49 USD (increasing)

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	No Fee

Payment method	Fee
Cards	2.90% + fixed fee
Amex Send™ Account	No Fee

Sending international personal transactions

Payment method	Fee
PayPal balance or a bank account	5.00% <ul style="list-style-type: none"> • A minimum fee of 0.99 USD • A maximum fee of 4.99 USD
Cards	5.00% + 2.90% + fixed fee <ul style="list-style-type: none"> • A minimum fee of 0.99 USD • A maximum fee of 4.99 USD
Amex Send™ Account	5.00% <ul style="list-style-type: none"> • A minimum fee of 0.99 USD • A maximum fee of 4.99 USD

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	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

Currency	Fee	Currency	Fee
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

PayPal Cash and Cash Plus

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"> Paying for goods or services in a currency other than the currency the goods or services are listed in. Sending money to a friend or family member such that they receive a different currency from the currency in which you pay. Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay. 	4.00%, or such other amount as may be disclosed to you during the transaction.
All other transactions	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
Bank account	Local Account <ul style="list-style-type: none"> With eligible linked bank account Instant <ul style="list-style-type: none"> Withdrawal limits apply 	No Fee (when no currency conversion is involved) 1.50% of amount transferred (increasing) <ul style="list-style-type: none"> Minimum and Maximum fees apply based on the card withdrawal currency, in the table below
Cards	Instant <ul style="list-style-type: none"> With eligible linked debit card Withdrawal limits apply 	1.50% of amount transferred (increasing) <ul style="list-style-type: none"> Minimum and Maximum fees apply based on the card withdrawal currency, in the table below
Checks	Have a paper check mailed to you	1.50 USD

Withdrawal Limits - Instant Transfer for Bank

Frequency	Maximum (up to)
Per transaction	25,000.00 USD

Withdrawal Limits - Instant Transfer for Cards

Frequency	Maximum (up to)
Per transaction	5000.00 USD
Per day	5000.00 USD

Frequency	Maximum (up to)
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 (increasing)	15.00 USD (increasing)

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
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.	No Fee
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 .
PayPal Business Debit MasterCard	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice
PayPal Cash MasterCard	Use of the PayPal Cash MasterCard is subject to eligibility, application, approval	Please see our PayPal Cash MasterCard Cardholder Agreement

Activity	Description	Rate
	by PayPal and your acceptance of the terms.	

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	Not Applicable	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD

PayPal Merchant Fees

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Relevant Market/Region

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Market/Region list

United States (US)

Commercial Transaction Rates

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.”

Standard rate for receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	APM Transaction Rates Apply
Invoicing	3.49% (increasing) + fixed fee
PayPal Checkout	3.49% (increasing) + fixed fee
PayPal Guest Checkout	3.49% (increasing) + fixed fee
PayPal Guest Checkout - American Express Payments	3.50%
QR code Transactions - 10.01 USD and above	1.90% + fixed fee
QR code Transactions - 10.00 USD and below	2.40% + fixed fee
Pay with Venmo	3.49% (increasing) + fixed fee
Send/Receive Money for Goods and Services	2.89% (decreasing) + fixed fee
Standard Credit and Debit Card Payments	2.99% (increasing) + fixed fee
All Other Commercial Transactions	3.49% (increasing) + fixed fee

Receiving international transactions

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

Additional percentage-based fee for international commercial transactions

Payment Type	Rate
All Commercial Transactions	1.50%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD (increasing)	New Taiwan dollar	14.00 TWD (increasing)
Brazilian real	2.90 BRL (increasing)	New Zealand dollar	0.69 NZD (increasing)
Canadian dollar	0.59 CAD (increasing)	Norwegian krone	3.90 NOK (increasing)
Czech koruna	9.00 CZK (decreasing)	Philippine peso	25.00 PHP (increasing)
Danish krone	2.90 DKK (increasing)	Polish zloty	1.89 PLN (increasing)
Euro	0.39 EUR (increasing)	Russian ruble	39.00 RUB (increasing)
Hong Kong dollar	3.79 HKD (increasing)	Singapore dollar	0.69 SGD (increasing)
Hungarian forint	149.00 HUF (increasing)	Swedish krona	4.09 SEK (increasing)
Israeli new shekel	1.60 ILS (increasing)	Swiss franc	0.49 CHF (decreasing)
Japanese yen	49.00 JPY (increasing)	Thai baht	15.00 THB (increasing)
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP (increasing)
Mexican peso	9.00 MXN (increasing)	US dollar	0.49 USD (increasing)

Fixed fee for QR code transactions 10.01 USD and above (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.10 AUD	New Taiwan dollar	3.00 TWD
Brazilian real	0.20 BRL	New Zealand dollar	0.15 NZD
Canadian dollar	0.10 CAD	Norwegian krone	1.00 NOK
Czech koruna	3.00 CZK	Philippine peso	5.00 PHP

Currency	Fee	Currency	Fee
Danish krone	0.70 DKK	Polish zloty	0.50 PLN
Euro	0.10 EUR	Russian ruble	3.00 RUB
Hong Kong dollar	0.80 HKD	Singapore dollar	0.20 SGD
Hungarian forint	30.00 HUF	Swedish krona	1.00 SEK
Israeli new shekel	0.40 ILS	Swiss franc	0.10 CHF
Japanese yen	12.00 JPY	Thai baht	4.00 THB
Malaysian ringgit	0.70 MYR	UK pounds sterling	0.10 GBP
Mexican peso	2.00 MXN	US dollar	0.10 USD

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

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	1.50 CZK	Philippine peso	2.50 PHP
Danish krone	0.35 DKK	Polish zloty	0.23 PLN
Euro	0.05 EUR	Russian ruble	1.50 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.50 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.05 CHF
Japanese yen	6.00 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

Donation Transaction Rates

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% (decreasing) + fixed fee
Generosity Network	2.89% (decreasing) + fixed fee
PayPal Checkout for Donations	2.89% (decreasing) + fixed fee

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
All Donations	1.50%

Fixed fee for donations (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD (increasing)	New Taiwan dollar	14.00 TWD (increasing)
Brazilian real	2.90 BRL (increasing)	New Zealand dollar	0.69 NZD (increasing)
Canadian dollar	0.59 CAD (increasing)	Norwegian krone	3.90 NOK (increasing)
Czech koruna	9.00 CZK (decreasing)	Philippine peso	25.00 PHP (increasing)
Danish krone	2.90 DKK (increasing)	Polish zloty	1.89 PLN (increasing)
Euro	0.39 EUR (increasing)	Russian ruble	39.00 RUB (increasing)
Hong Kong dollar	3.79 HKD (increasing)	Singapore dollar	0.69 SGD (increasing)
Hungarian forint	149.00 HUF (increasing)	Swedish krona	4.09 SEK (increasing)
Israeli new shekel	1.60 ILS (increasing)	Swiss franc	0.49 CHF (decreasing)
Japanese yen	49.00 JPY (increasing)	Thai baht	15.00 THB (increasing)

Currency	Fee	Currency	Fee
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP (increasing)
Mexican peso	9.00 MXN (increasing)	US dollar	0.49 USD (increasing)

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

Payment Type	Rate
Charity Transactions	1.99% (decreasing) + fixed fee

Receiving international charity transactions

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

Additional percentage-based fee for international charity transactions

Payment Type	Rate
Charity Transactions	1.50%

Fixed fee for charity transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD (increasing)	New Taiwan dollar	14.00 TWD (increasing)
Brazilian real	2.90 BRL (increasing)	New Zealand dollar	0.69 NZD (increasing)
Canadian dollar	0.59 CAD (increasing)	Norwegian krone	3.90 NOK (increasing)
Czech koruna	9.00 CZK (decreasing)	Philippine peso	25.00 PHP (increasing)
Danish krone	2.90 DKK (increasing)	Polish zloty	1.89 PLN (increasing)
Euro	0.39 EUR (increasing)	Russian ruble	39.00 RUB (increasing)
Hong Kong dollar	3.79 HKD (increasing)	Singapore dollar	0.69 SGD (increasing)

Currency	Fee	Currency	Fee
Hungarian forint	149.00 HUF (increasing)	Swedish krona	4.09 SEK (increasing)
Israeli new shekel	1.60 ILS (increasing)	Swiss franc	0.49 CHF (decreasing)
Japanese yen	49.00 JPY (increasing)	Thai baht	15.00 THB (increasing)
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP (increasing)
Mexican peso	9.00 MXN (increasing)	US dollar	0.49 USD (increasing)

Alternative Payment Method Rates

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

For a complete listing of the APMs we support, please see [Annex 1](#) of the APM agreement. You must accept the terms of the [APM agreement](#) before receiving APM payments.

Standard rate for receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	2.59% (decreasing) + fixed fee

Receiving international transactions

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

Additional percentage-based fee for international APM transactions

Payment Type	Rate
Alternative Payment Method (APM)	1.50%

Fixed fee for APM transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD (increasing)	New Taiwan dollar	14.00 TWD (increasing)
Brazilian real	2.90 BRL (increasing)	New Zealand dollar	0.69 NZD (increasing)
Canadian dollar	0.59 CAD (increasing)	Norwegian krone	3.90 NOK (increasing)

Currency	Fee	Currency	Fee
Czech koruna	9.00 CZK (decreasing)	Philippine peso	25.00 PHP (increasing)
Danish krone	2.90 DKK (increasing)	Polish zloty	1.89 PLN (increasing)
Euro	0.39 EUR (increasing)	Russian ruble	39.00 RUB (increasing)
Hong Kong dollar	3.79 HKD (increasing)	Singapore dollar	0.69 SGD (increasing)
Hungarian forint	149.00 HUF (increasing)	Swedish krona	4.09 SEK (increasing)
Israeli new shekel	1.60 ILS (increasing)	Swiss franc	0.49 CHF (decreasing)
Japanese yen	49.00 JPY (increasing)	Thai baht	15.00 THB (increasing)
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP (increasing)
Mexican peso	9.00 MXN (increasing)	US dollar	0.49 USD (increasing)

PayPal Cash and Cash Plus

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](#).

PayPal Here Rates

Our PayPal Here solution is ideal for getting you paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time.

Use of PayPal Here is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the [PayPal Here agreement](#).

Standard rate for receiving transactions using PayPal Here

Payment Type	Rate
Card Present Transactions	2.70%
Keyed Transactions	3.50% + fixed fee
PayPal Transactions (In Store)	2.70%
QR code Transactions	2.70%

Receiving international transactions using PayPal Here

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

Additional percentage-based fee for international PayPal Here transactions

Payment Type	Rate
All PayPal Here Transactions	1.50%

Charity rates for receiving transactions using PayPal Here

Subject to eligibility, application and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our [PayPal Here agreement](#) for more details.

Payment Type	Rate
Card Present Transactions	2.70%
Keyed Transactions	3.50% + fixed fee
PayPal Transactions (In Store)	2.70%
QR code Transactions	2.70%

Charity rate for receiving international transactions using PayPal Here

The fee for receiving domestic charity PayPal Here transactions applies plus the [additional percentage-based fee for international charity PayPal Here transactions](#).

Additional percentage-based fee for international charity PayPal Here transactions

Payment Type	Rate
All Charity PayPal Here Transactions	1.50%

Fixed fee for PayPal Here 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

Currency	Fee	Currency	Fee
Canadian dollar	0.15 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	0.15 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 [PayPal Online Card Payment Services Agreement](#). 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 [PayPal Online Card Services Agreement](#).

Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	2.59% (decreasing) + fixed fee
Credit and Debit Card Payments - American Express Payments	3.50%
Payments Advanced	2.89% (decreasing) + fixed fee
Payments Pro	2.89% (decreasing) + fixed fee
Payments Pro - American Express Payments	3.50%
Virtual Terminal	3.09% (decreasing) + fixed fee
Virtual Terminal - American Express Payments	3.50%

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic PayPal Online Card Payment Services transactions applies plus the [additional percentage-based fee for international PayPal Online Card Payment Service transactions](#).

Additional percentage-based fee for international PayPal Online Card Payment Services transactions

Payment Type	Rate
PayPal Online Card Payment Services Transactions	1.50%
Credit and Debit Card Payments - American Express Payments	No fee
Payments Pro - American Express Payments	No fee
Virtual Terminal - American Express Payments	No fee

Charity rates for receiving transactions using PayPal Online Card Payment Services

Subject to eligibility, application, and approval by PayPal. PayPal may evaluate applications on a case-by-case basis, including, without limitation, on the following criteria: qualifying monthly sales volume, size of average shopping cart, and an account in good standing. See our [PayPal Online Card Payment Services Agreement](#) for more details.

Payment Type	Rate
Payments Pro	1.99% (decreasing) + fixed fee
Virtual Terminal	2.39% (decreasing) + fixed fee

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

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD (increasing)	New Taiwan dollar	14.00 TWD (increasing)
Brazilian real	2.90 BRL (increasing)	New Zealand dollar	0.69 NZD (increasing)
Canadian dollar	0.59 CAD (increasing)	Norwegian krone	3.90 NOK (increasing)
Czech koruna	9.00 CZK (decreasing)	Philippine peso	25.00 PHP (increasing)
Danish krone	2.90 DKK (increasing)	Polish zloty	1.89 PLN (increasing)
Euro	0.39 EUR (increasing)	Russian ruble	39.00 RUB (increasing)

Currency	Fee	Currency	Fee
Hong Kong dollar	3.79 HKD (increasing)	Singapore dollar	0.69 SGD (increasing)
Hungarian forint	149.00 HUF (increasing)	Swedish krona	4.09 SEK (increasing)
Israeli new shekel	1.60 ILS (increasing)	Swiss franc	0.49 CHF (decreasing)
Japanese yen	49.00 JPY (increasing)	Thai baht	15.00 THB (increasing)
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP (increasing)
Mexican peso	9.00 MXN (increasing)	US dollar	0.49 USD (increasing)

Other fees for using PayPal Online Card Payment Services

Activity	Description	Fee
Account Monitoring Service	Optional Service	<ul style="list-style-type: none"> 29.95 USD set up fee 19.95 USD per month
Advanced Fraud Management Filters	Optional Service	<ul style="list-style-type: none"> 20.00 USD per month 0.05 USD per transaction
Advanced Fraud Protection Services	Optional Service	<ul style="list-style-type: none"> 10.00 USD per month 0.05 USD per transaction
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 5.00% per transaction
Buyer Authentication Service	Optional Service	<ul style="list-style-type: none"> 10.00 USD per month 0.10 USD per transaction
Card Verification Transactions	For each account verification request	0.30 USD
Chargeback Protection Services (when available)	Chargeback Protection <ul style="list-style-type: none"> Advanced Credit and Debit Card Payments 	0.40% per transaction

Activity	Description	Fee
Chargeback Protection Services (when available)	Effortless Chargeback Protection <ul style="list-style-type: none"> Advanced Credit and Debit Card Payments 	0.60% 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.	1.00% per transaction
Monthly Fees	Advanced Credit and Debit Card Payments	No fee
Monthly Fees	Payments Advanced	5.00 USD
Monthly Fees	Payments Pro	30.00 USD
Monthly Fees	Payments Pro Payflow	30.00 USD
Monthly Fees	Virtual Terminal	30.00 USD
Recurring Billing	Optional Service	10.00 USD per month
Recurring Payment Tool	Optional Service	30.00 USD per month
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction.	0.30 USD

Payflow Pro (Payment Gateway)

[Payflow Pro](#) gives you the flexibility to design a checkout page that matches your site's branding, and [Payflow Link](#) comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the [Payflow Gateway Services Agreement](#).

Receiving transactions using Payflow

Payment type	Fee
Payflow Pro Transaction	0.10 USD
Payflow Link Transaction	0.10 USD

Other fees for using Payflow

Activity	Description	Fee
Monthly Fees	Payflow Pro	25.00 USD
Monthly Fees	Payflow Link	No fee
PayPal Recurring Billing Service (Monthly)	Payflow Pro	10.00 USD
PayPal Recurring Billing Service (Monthly)	Payflow Link	10.00 USD
PayPal Fraud Protection Services (Monthly)	Basic Package	No fee
PayPal Fraud Protection Services (Monthly)	Advanced Package	10.00 USD
PayPal Fraud Protection Services (Monthly)	Buyer Authentication +	10.00 USD
PayPal Fraud Protection Services (Monthly Excess Transaction Fee)	Basic Package	No fee
PayPal Fraud Protection Services (Monthly Excess Transaction Fee)	Advanced Package	0.05 USD
PayPal Fraud Protection Services (Monthly Excess Transaction Fee)	Buyer Authentication +	0.10 USD
PayPal Fraud Protection Services (Monthly Excess Transaction Fee)	Recurring Billing Service	No fee

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
US	2% of total transaction amount (not to exceed the maximum fee cap below)

Transaction	Rate
US When using the Payouts API	Flat Rate see fee table below
International PayPal Payouts	2% of total transaction amount (not to exceed the maximum fee cap below)

Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	US Maximum Fee Cap	US - When using the Payouts API Fee	International Maximum Fee Cap
Australian dollar	1.25 AUD	0.32 AUD	24.00 AUD
Brazilian real	2.00 BRL	0.50 BRL	40.00 BRL
Canadian dollar	1.25 CAD	0.32 CAD	24.00 CAD
Czech koruna	24.00 CZK	6.00 CZK	400.00 CZK
Danish krone	6.00 DKK	1.50 DKK	120.00 DKK
Euro	0.85 EUR	0.22 EUR	16.00 EUR
Hong Kong dollar	7.00 HKD	1.75 HKD	160.00 HKD
Hungarian forint	210.00 HUF	53.00 HUF	6000.00 HUF
Israeli new shekel	4.00 ILS	1.00 ILS	80.00 ILS
Japanese yen	120.00 JPY	30.00 JPY	2000.00 JPY
Malaysian ringgit	4.00 MYR	Not Applicable	80.00 MYR
Mexican peso	11.00 MXN	2.75 MXN	300.00 MXN
New Taiwan dollar	33.00 TWD	8.00 TWD	800.00 TWD
New Zealand dollar	1.50 NZD	0.38 NZD	30.00 NZD
Norwegian krone	6.75 NOK	1.70 NOK	120.00 NOK
Philippine peso	50.00 PHP	12.50 PHP	1000.00 PHP
Polish zloty	3.00 PLN	0.75 PLN	60.00 PLN
Russian ruble	30.00 RUB	60.00 RUB	600.00 RUB
Singapore dollar	1.60 SGD	0.40 SGD	32.00 SGD

Currency	US Maximum Fee Cap	US - When using the Payouts API Fee	International Maximum Fee Cap
Swedish krona	9.00 SEK	2.25 SEK	160.00 SEK
Swiss franc	1.30 CHF	0.33 CHF	20.00 CHF
Thai baht	36.00 THB	9.00 THB	800.00 THB
UK pounds sterling	0.65 GBP	0.17 GBP	14.00 GBP
US dollar	1.00 USD	0.25 USD	20.00 USD

Micropayments

When you accept the [User Agreement](#), you may apply to receive Micropayments pricing for certain lower value transactions processed through your PayPal account for the sale of goods and services. The rate below applies to both Dynamic and Static Micropayments.

Receiving domestic micropayments

Payment Type	Rate
US	4.99% (decreasing) + fixed fee

Receiving international transactions

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

Additional percentage-based fee for international Micropayment transactions

Payment Type	Rate
Micropayments	1.50%

Micropayments fixed fee

Based on payment currency:

Currency	Fee	Currency	Fee
Australian dollar	0.12 AUD (increasing)	New Taiwan dollar	3.00 TWD (increasing)
Brazilian real	0.50 BRL (increasing)	New Zealand dollar	0.13 NZD (increasing)
Canadian dollar	0.11 CAD (increasing)	Norwegian krone	0.77 NOK (increasing)

Currency	Fee	Currency	Fee
Czech koruna	1.90 CZK (increasing)	Philippine peso	4.40 PHP (increasing)
Danish krone	0.56 DKK (increasing)	Polish zloty	0.34 PLN (increasing)
Euro	0.07 EUR (increasing)	Russian ruble	6.90 RUB (increasing)
Hong Kong dollar	0.70 HKD (increasing)	Singapore dollar	0.12 SGD (increasing)
Hungarian forint	29.00 HUF (increasing)	Swedish krona	0.76 SEK (increasing)
Israeli new shekel	0.30 ILS (increasing)	Swiss franc	0.08 CHF (decreasing)
Japanese yen	9.00 JPY (increasing)	Thai baht	2.90 THB (increasing)
Malaysian ringgit	0.40 MYR (increasing)	UK pounds sterling	0.07 GBP (increasing)
Mexican peso	1.79 MXN (increasing)	US dollar	0.09 USD (increasing)

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).

For Chargeback Protection Services applicable to PayPal's Online Card Payment Services, please see the [PayPal Online Card Payment Services Agreement](#).

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

Chargeback fees

Currency	Fee	Currency	Fee
Australian dollar	22.00 AUD	New Taiwan dollar	625.00 TWD
Brazilian real	35.00 BRL	New Zealand dollar	28.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	125.00 NOK
Czech koruna	400.00 CZK	Philippine peso	900.00 PHP
Danish krone	120.00 DKK	Polish zloty	65.00 PLN
Euro	16.00 EUR	Russian ruble	640.00 RUB
Hong Kong dollar	155.00 HKD	Singapore dollar	28.00 SGD

Currency	Fee	Currency	Fee
Hungarian forint	4,325.00 HUF	Swedish krona	150.00 SEK
Israeli new shekel	75.00 ILS	Swiss franc	22.00 CHF
Japanese yen	1,875.00 JPY	Thai baht	650.00 THB
Malaysian ringgit	65.00 MYR	UK pounds sterling	14.00 GBP
Mexican peso	250.00 MXN	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	Currency	Fee
Australian dollar	25.00 AUD	New Taiwan dollar	455.00 TWD
Brazilian real	65.00 BRL	New Zealand dollar	25.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	140.00 NOK
Czech koruna	350.00 CZK	Philippine peso	760.00 PHP
Danish krone	100.00 DKK	Polish zloty	60.00 PLN
Euro	14.00 EUR	Russian ruble	1125.00 RUB
Hong Kong dollar	115.00 HKD	Singapore dollar	20.00 SGD
Hungarian forint	4,585.00 HUF	Swedish krona	145.00 SEK
Indian Rupee	1080.00 INR	Swiss franc	15.00 CHF
Israeli new shekel	55.00 ILS	Thai baht	465.00 THB
Japanese yen	1,630.00 JPY	UK pounds sterling	12.00 GBP
Malaysian ringgit	65.00 MYR	US dollar	15.00 USD
Mexican peso	300.00 MXN		

High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	50.00 AUD	New Taiwan dollar	910.00 TWD
Brazilian real	130.00 BRL	New Zealand dollar	50.00 NZD
Canadian dollar	40.00 CAD	Norwegian krone	280.00 NOK
Czech koruna	700.00 CZK	Philippine peso	1520.00 PHP
Danish krone	200.00 DKK	Polish zloty	120.00 PLN
Euro	28.00 EUR	Russian ruble	2250.00 RUB
Hong Kong dollar	230.00 HKD	Singapore dollar	40.00 SGD
Hungarian forint	9,170.00 HUF	Swedish krona	290.00 SEK
Indian Rupee	2160.00 INR	Swiss franc	30.00 CHF
Israeli new shekel	110.00 ILS	Thai baht	930.00 THB
Japanese yen	3,260.00 JPY	UK pounds sterling	24.00 GBP
Malaysian ringgit	130.00 MYR	US dollar	30.00 USD
Mexican peso	600.00 MXN		

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"> Paying for goods or services in a currency other than the currency the goods or services are listed in. Sending money to a friend or family member such that they receive a different currency from the currency in which you pay. Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay. 	4.00%, or such other amount as may be disclosed to you during the transaction.

Type of Transaction	Currency Conversion Spread
All other transactions	3.00%, or such other amount as may be disclosed to you during the transaction.

E-check Fees

Sometimes the sender of a payment you receive may use an E-check as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the [User Agreement](#) for more information about E-check. When you receive an E-check 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 E-check fees

Payment Type	Rate
Per each payment transaction	Commercial Transaction Rates

Maximum fee cap for E-checks

Currency	Maximum fee cap
Australian dollar	300.00 AUD
Brazilian real	500.00 BRL
Canadian dollar	300.00 CAD
Czech koruna	5000.00 CZK
Danish krone	1500.00 DKK
Euro	200.00 EUR
Hong Kong dollar	2500.00 HKD
Hungarian forint	54,000.00 HUF
Israeli new shekel	1100.00 ILS
Japanese yen	24,000.00 JPY
Malaysian ringgit	1000.00 MYR
Mexican peso	3500.00 MXN
New Taiwan dollar	9000.00 TWD

Currency	Maximum fee cap
New Zealand dollar	400.00 NZD
Norwegian krone	1600.00 NOK
Philippine peso	13,000.00 PHP
Polish zloty	800.00 PLN
Russian ruble	12,000.00 RUB
Singapore dollar	400.00 SGD
Swedish krona	1800.00 SEK
Swiss franc	300.00 CHF
Thai baht	9000.00 THB
UK pounds sterling	200.00 GBP
US dollar	300.00 USD

Withdrawal 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.

Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Local Account <ul style="list-style-type: none"> With eligible linked bank account Instant <ul style="list-style-type: none"> Withdrawal limits apply 	No Fee (when no currency conversion is involved) 1.50% of amount transferred (increasing) <ul style="list-style-type: none"> Minimum and Maximum fees apply based on the card withdrawal currency, in the table below
Cards	Instant <ul style="list-style-type: none"> With eligible linked debit card Withdrawal limits apply 	1.50% of amount transferred (increasing) <ul style="list-style-type: none"> Minimum and Maximum fees apply based on the card withdrawal

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
		currency, in the table below

Withdrawal Limits - Instant Transfer for Bank

Frequency	Maximum (up to)
Per transaction	25,000.00 USD

Withdrawal Limits - Instant Transfer for Cards

Frequency	Maximum (up to)
Per transaction	50,000.00 USD
Per day	100,000.00 USD
Per week	250,000.00 USD
Per month	500,000.00 USD

Minimum and Maximum fees - Instant Transfer

Based on withdrawal currency:

Currency	Minimum Fee	Maximum Fee
US dollar	0.25 USD (increasing)	15.00 USD (increasing)

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	No Fee

Activity	Description	Rate
	delivery information is provided.	
Commercial Transaction Refunds	Full 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.
Commercial Transaction Refunds	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 .
PayPal Business Debit MasterCard	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice
PayPal Cash MasterCard	Use of the PayPal Cash MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Cash MasterCard Cardholder Agreement

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee	Currency	Fee
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

Currency	Fee	Currency	Fee
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	Not Applicable	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD