

Last Updated: 19, March 2020

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 country/territory.

International:A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different countries/territories. Certain countries are grouped together when calculating international transaction rates. For a listing of our groupings, please access our [Country/Territory Grouping Table](#).

International euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

Country Code Table: We may refer to two–letter country/territory codes throughout our fee pages. For a complete listing of PayPal country codes, please access our [Country Code Table](#).

Relevant Countries/Territories

Rates published below apply to PayPal accounts of residents of the following countries/territories:

Countries/Territories list

United Kingdom (UK)	Gibraltar (GI)	Jersey (JE)	Romania (RO)
Bulgaria (BG)	Greece (GR)	Latvia (LV)	San Marino (SM)
Cyprus (CY)	Guernsey (GG)	Liechtenstein (LI)	Slovakia (SK)
Czech Republic (CZ)	Hungary (HU)	Lithuania (LT)	Slovenia (SI)
Estonia (EE)	Isle of Man (IM)	Malta (MT)	

Commercial Transaction Rates

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a charity donation or receive a payment when you “request money” using PayPal, we call that a “commercial transaction”.

Standard rate for receiving domestic transactions

Country/Territory of recipient’s address	Rate
Gibraltar, Guernsey, Isle of Man, Jersey & United Kingdom (UK)	2.90% + fixed fee
Any other relevant country/territory	3.40% + fixed fee

Merchant rate for receiving domestic transactions

Subject to eligibility, application approval by PayPal and the terms of the [user agreement](#), this rate will apply to all domestic commercial transactions. 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 [user agreement](#) for more details.

Country/Territory of recipient's address	Aggregate monetary amount of commercial transactions received in the previous calendar month	Rate
Czech Republic	0.00 – 70,000.00 CZK	3.40% + fixed fee
	70,000.01 – 280,000.00 CZK	2.90% + fixed fee
	280,000.01 – 1,500,000.00 CZK	2.70% + fixed fee
	1,500,000.01 – 3,000,000.00 CZK	2.40% + fixed fee
	3,000,000.00+ CZK	1.90% + fixed fee
Gibraltar, Guernsey, Isle of Man, Jersey & United Kingdom (UK)	Any amount	2.90% + fixed fee
Hungary	0.00 – 700,000.00 HUF	3.40% + fixed fee
	700,000.01 – 2,500,000.00 HUF	2.90% + fixed fee
	2,500,000.01 – 12,500,000.00 HUF	2.70% + fixed fee
	12,500,000.01 – 25,000,000.00 HUF	2.40% + fixed fee
	25,000,000.00+ HUF	1.90% + fixed fee
Liechtenstein	0.00 – 4,000.00 CHF	3.40% + fixed fee
	4,000.01 – 16,000.00 CHF	2.90% + fixed fee
	16,000.01 – 80,000.00 CHF	2.70% + fixed fee
	80,000.01 – 160,000.00 CHF	2.40% + fixed fee
	160,000.00+ CHF	1.90% + fixed fee
Any other relevant country/territory	0.00 – 2,500.00 EUR	3.40% + fixed fee

Country/Territory of recipient's address	Aggregate monetary amount of commercial transactions received in the previous calendar month	Rate
	2,500.01 – 10,000.00 EUR	2.90% + fixed fee
	10,000.01 – 50,000.00 EUR	2.70% + fixed fee
	50,000.01 – 100,000.00 EUR	2.40% + fixed fee
	100,000.00+ EUR	1.90% + fixed fee

Receiving international transactions

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

Additional percentage-based fee for international commercial transactions

Where sender's country/territory is	Fee
Canada & US	2.00%
Europe I	0.50%
Europe II	2.00%
Northern Europe	0.50%
Rest of the world	2.00%

Fixed fee for commercial 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

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
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

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 received in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

Receiving domestic charity transactions

Transaction	Rate
UK	1.40% + fixed fee
Elsewhere	1.90% + fixed fee

Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international commercial 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
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	0.20 GBP

Currency	Fee
US dollar	0.30 USD

Advanced Credit and Debit Card Payments

Use of Advanced Credit and Debit Card Payments is subject to eligibility, application, approval by PayPal and your acceptance of the terms of your country's/territory's PayPal Online Card Payment Services Agreement. These rates will apply to all commercial transaction card payments received using Advanced Credit and Debit Card Payments (not as part of the New Checkout Solution). Any reference to "fixed fee" means the fixed fee for commercial transactions.

Receiving domestic transactions using Advanced Credit and Debit Card Payments - UK, JE, GG, GI & IM

Payment type	Rate
Blended Pricing Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	1.20% + fixed fee
Interchange Plus Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	Interchange Fee + 1.20% + fixed fee
American Express card types	3.50%

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving domestic transactions using Advanced Credit and Debit Card Payments - Elsewhere

If you receive the payment as:	Rate
Blended Pricing Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	1.90% + fixed fee
Interchange Plus Fee Structure: <ul style="list-style-type: none"> • Visa, MasterCard or Maestro card types 	Interchange Fee + 1.90% + fixed fee

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving international transactions using Advanced Credit and Debit Card Payments

The fee for receiving domestic transactions using Advanced Credit and Debit Card Payments applies plus the additional percentage-based fee for international commercial transactions. The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Alternative Payment Method Rates

We may allow your customers to choose any of the alternative payment methods (APM) 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 your country's APM agreement. You must accept the terms of your country's [APM agreement](#) before receiving APM payments.

Our [Commercial Transaction Rates](#) apply when you receive APM funded payments. Additionally, if you are using the New Checkout Solution, a reduced rate may apply.

New Checkout Solution

These rates apply to all commercial transaction payments received in your PayPal account when using the New Checkout Solution. Any reference to “fixed fee” means the fixed fee for commercial transactions. Use of the New Checkout Solution is subject to eligibility, application, approval by PayPal and the terms relating to the New Checkout Solution in the [User Agreement](#).

If you receive card payments using Advanced Credit and Debit Card Payments as part of the New Checkout Solution, the fees for [Advanced Credit and Debit Card Payments](#) apply.

Receiving domestic transactions using the New Checkout Solution - UK, JE, GG, GI, & IM

Payment type	Rate
Card funded payment from a user of our Basic Credit and Debit Card Payments	1.20% + fixed fee
Alternative Payment Methods funded payment	1.20% + fixed fee
Other Payments	Commercial Transaction rates apply.

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving domestic transactions using the New Checkout Solution - Elsewhere

If you receive the payment as:	Rate
Card funded payment from a user of our Basic Credit and Debit Card Payments	1.90% + fixed fee
Alternative Payment Methods funded payment.	1.90% + fixed fee
Other Payments	Commercial Transaction rates apply.

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving international transactions using the New Checkout Solution

The fee for receiving domestic transactions using the New Checkout Solution applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

PayPal Here Rates (applicable for UK, GG, GI, JE, & IM only)

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](#). These rates will apply to all commercial transaction payments received using PayPal Here.

Standard rate for receiving domestic transactions using PayPal Here

Payment type	Rate
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none">using the PayPal Here Card Reader’s Chip and Pin, Chip and Signature functionality; oras a Contactless Transaction	2.75%
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made : <ul style="list-style-type: none">as a Keyed Transaction; orby swiping the card’s magnetic stripe	3.40% + 0.20 GBP
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none">using the PayPal Here Card Reader’s Chip and Pin, Chip and Signature functionality; oras a Contactless Transaction	Interchange fee + 2.5%
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none">using the PayPal Here Card Reader’s Chip and Pin, Chip and Signature functionality; oras a Contactless Transaction	2.75%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none">as a Keyed Transaction; orby swiping the card’s magnetic stripe	Interchange fee + 3.15% + 0.20 GBP

Payment type	Rate
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> as a Keyed Transaction; or by swiping the card's magnetic stripe 	3.40% + 0.20 GBP
Other PayPal Here Fee Structure: <ul style="list-style-type: none"> Payments from another PayPal account via PayPal Location Based Payments Functionality 	2.75%

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the [PayPal Here Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Merchant rate for receiving domestic PayPal Here transactions

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	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or as a Contactless Transaction 	0.00 – 1,500.00 GBP	2.75%
	1,500.01 – 6,000.00 GBP	1.75%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1.00%
Blended Pricing Fee Structure: American Express card payment made: <ul style="list-style-type: none"> using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or as a Contactless Transaction 	Any	2.75%
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> as a Keyed Transaction; or by swiping the card's magnetic stripe 	Any	3.40% + 0.20 GBP
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or as a Contactless Transaction 	0.00 – 1,500.00 GBP	Interchange fee + 2.5%
	1,500.01 – 6,000.00 GBP	Interchange fee + 1.5%
	6,000.01 – 15,000.00 GBP	Interchange fee + 1.25%
	15,000.01 + GBP	Interchange fee + 0.75%

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction 		
	Any	2.75%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe 		
	Any	Interchange fee + 3.15% + 0.20 GBP
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe 		
	Any	3.40% + 0.20 GBP
Other PayPal Here Fee Structure: <ul style="list-style-type: none"> • Payments from another PayPal account via PayPal Location Based Payments Functionality 	0.00 – 1,500.00 GBP	2.75%
	1,500.01 – 6,000.00 GBP	1.75%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1.00%

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Here Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Merchant rate for charities receiving domestic PayPal Here transactions

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	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing Fee Structure: Visa, MasterCard, or Maestro card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction 	0.00 – 1,500.00 GBP	1.50%
	1,500.01 – 6,000.00 GBP	1.50%
	6,000.01 – 15,000.00 GBP	1.50%
	15,000.01 + GBP	1%

Payment type	Aggregate monetary amount of PayPal Here transactions and commercial transactions received in the previous calendar month	Rate
Blended Pricing Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction 		
	Any	2.75%
Blended Pricing Fee Structure: Visa, MasterCard, Maestro, or American Express card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe 		
	Any	3.40% + 0.20 GBP
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card types including the use of: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction 	0.00 – 1,500.00 GBP	Interchange fee + 1.25%
	1,500.01 – 6,000.00 GBP	Interchange fee + 1.25%
	6,000.01 – 15,000.00 GBP	Interchange fee + 1.25%
	15,000.01 + GBP	Interchange fee + 0.75%
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • using the PayPal Here Card Reader's Chip and Pin, Chip and Signature functionality; or • as a Contactless Transaction 		
	Any	2.75%
Interchange Plus Fee Structure: Visa, MasterCard or Maestro card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe 		
	Any	Interchange fee + 3.15% + 0.20 GBP
Interchange Plus Fee Structure: American Express card payment made: <ul style="list-style-type: none"> • as a Keyed Transaction; or • by swiping the card's magnetic stripe 		
	Any	3.40% + 0.20 GBP

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Here Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving international transactions using PayPal Here

The fee for receiving domestic transactions using PayPal Here applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the [PayPal Here Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

PayPal Website Payments Pro and Virtual Terminal Rates (applicable for UK, GG, GI, JE, & IM only)

PayPal’s Website Payments Pro (Pro) and Virtual Terminal (VT) solutions can be integrated into your online and in-person checkout solutions, providing you and your customers with flexibility and security when processing payments. You must accept the terms of your country’s [PayPal Online Card Payment Services Agreement](#) before receiving Pro/VT payments.

Use of Pro and/or VT is subject to eligibility, application, 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 Pro and/or VT. Any reference to “fixed fee” for Pro transactions means the fixed fee for Pro transactions. Any references to “fixed fee” for VT transactions means the fixed fee for commercial transactions.

Receiving domestic transactions using Pro

Payment type	Rate
Standard PayPal Payment using Express Checkout	2.90% + fixed fee
Blended Pricing Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types	3.40% + fixed fee
Interchange Plus Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types	Interchange Fee + 2.90% + fixed fee

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving domestic transactions using VT

Payment type	Rate
Standard PayPal Payment using Express Checkout	2.90% + fixed fee
Blended Pricing Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types	1.20% + fixed fee
Interchange Plus Fee Structure: <ul style="list-style-type: none">• Visa, MasterCard or Maestro card types	Interchange Fee + 1.20% + fixed fee

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the PayPal Online Card Payment Services Agreement for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving international transactions using Pro or VT

The fee for receiving domestic transactions using Pro or VT applies plus the [additional percentage-based fee for international commercial transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure.

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. 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 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

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	0.20 GBP

Currency	Fee
US dollar	0.30 USD

Other fees for using Pro or VT

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 5.00% per transaction
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
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.	0.50% per transaction
Monthly Fees	Website Payments Pro (including Express Checkout, Direct Payments API, Virtual Terminal and Fraud Management Filters)	20.00 GBP
	Virtual Terminal Only	20.00 GBP
Recurring Payment Tool	Optional Service	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

Mass Payments

Mass Payments makes it easy to organise and email many recipients at once. We charge you a fee for each payment you send using Mass Payments, with the fee capped as shown below depending on the type of payment and currency in which it is sent.

Sending Mass Payments

Transaction	Rate
Domestic Mass Payment	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
International Mass Payments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area	2% of total transaction amount (not to exceed the domestic maximum fee cap below)
Other International Mass Payment	2% of total transaction amount (not to exceed the international maximum fee cap below)

Maximum fee cap for Mass Payments

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	1700.00 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	3080.00 HUF	18,500.00 HUF
Israeli new shekel	50.00 ILS	320.00 ILS
Japanese yen	1200.00 JPY	8000.00 JPY
Malaysian ringgit	50.00 MYR	300.00 MYR
Mexican peso	170.00 MXN	1080.00 MXN
New Taiwan dollar	440.00 TWD	2700.00 TWD
New Zealand dollar	20.00 NZD	120.00 NZD
Norwegian krone	90.00 NOK	540.00 NOK
Philippine peso	640.00 PHP	3800.00 PHP
Polish zloty	46.00 PLN	280.00 PLN
Russian ruble	480.00 RUB	2800.00 RUB
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	2800.00 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 [contact us](#) to apply for the Micropayment rate.

Receiving micropayments

Transaction	Rate
Domestic micropayments	5.0% + micropayments fixed fee
International Micropayments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area	5.0% + micropayments fixed fee
Other International micropayments	6.0% + 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
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

Currency	Fee
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD
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

To cover the cost of processing chargebacks, 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).

This fee does not apply if the transaction is covered by the PayPal Seller Protection Policy.

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
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

Currency	Fee
Mexican peso	250.00 MXN

Currency	Fee
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL
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 Conversions

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

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

Converting balance and payments received into another currency

Rate
2.5% above the base exchange rate (to form the transaction exchange rate)

Conversions in all other cases by UK, GG, IM, JE and GI Users

Rates for all currency conversions (e.g. when sending payments not in GBP):

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)

Currency	Rate above the base exchange rate (to form the transaction exchange rate)	Currency	Rate above the base exchange rate (to form the transaction exchange rate)
Australian dollar (AUD)	4.00%	New Taiwan dollar (TWD)	4.00%
Brazilian real (BRL)	4.00%	New Zealand dollar (NZD)	4.00%
Canadian dollar (CAD)	3.75%	Norwegian krone (NOK)	3.75%
Czech koruna (CZK)	3.75%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	3.75%	Polish zloty (PLN)	3.75%
Euro (EUR)	3.75%	Russian ruble (RUB)	3.75%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	3.75%	Swedish krona (SEK)	3.75%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	3.75%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	3.75%
Mexican peso (MXN)	4.00%	US dollar (USD)	3.75%

Conversions in all other cases by Users elsewhere

Rate
4.0% above the base exchange rate (to form the transaction 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 [user agreement](#) 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

Country	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
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
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

Transfers Out of PayPal

You can typically transfer money out of PayPal by standard transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all countries. A currency conversion (and [currency conversion fees](#)) may also apply.

Transferring balance from a business PayPal account

Transfer to	Country/Territory	Rate
Bank account	All (where available)	No Fee (when no currency conversion is involved)
	UK, JE, GG, & IM	No Fee (when no currency conversion is involved)
Cards	BG, RO, & SI	1% of amount transferred Minimum and maximum fees apply based on the card withdrawal currency, in the table below
	CY, EE, GI, LI, LT, LV, MT, SK, & SM	Fixed Fee for card withdrawal applies per withdrawal <ul style="list-style-type: none"> Fees apply based on the card withdrawal currency, in the table below
	Any other country/territory (where available)	2.00 EUR

BG, RO, & SI - Minimum and maximum fees

Based on card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Australian dollar	0.25 AUD	10.00 AUD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
Croatian kuna	2.00 HRK	70.00 HRK
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Euro	0.25 EUR	10.00 EUR
Hong Kong dollar	2.00 HKD	80.00 HKD
Hungarian forint	70.00 HUF	2900.00 HUF
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Kuwaiti dinar	1 KWD	No Max
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK

Currency	Minimum Fee	Maximum Fee
Philippine peso	10.00 PHP	500.00 PHP
Polish zloty	1.00 PLN	40.00 PLN
Qatari rial	1.00 QAR	40.00 QAR
Romania new lei	1.00 RON	40.00 RON
Russian ruble	20.00 RUB	700.00 RUB
Serbian dinar	25.00 RSD	1000.00 RSD
Singapore dollar	0.50 SGD	15.00 SGD
South African rand	3.60 ZAR	145.00 ZAR
Sri Lanka rupee	50.00 LKR	1800.00 LKR
Swedish krona	2.50 SEK	100.00 SEK
Thai baht	8.00 THB	320.00 THB
Turkish lira	1.50 TRY	60.00 TRY
United Arab Emirates dirham	0.90 AED	36.70 AED
UK pounds sterling	0.20 GBP	8.00 GBP
US dollar	0.25 USD	10.00 USD
ALL Other Currencies	No Min	No Max

CY, EE, GI, LI, LT, LV, MT, SK & SM - Fixed fee for card withdrawal

Based on card withdrawal currency:

Currency	Fee
Argentinian peso	8.00 ARS
Australian dollar	3.50 AUD
Brazilian real	4.50 BRL
Bulgarian lev	3.50 BGN
Canadian dollar	3.00 CAD

Currency	Fee
Chilean peso	1200.00 CLP
Croatian kuna	15.00 HRK
Cyprus pound	1.20 CYP
Czech koruna	55.00 CZK
Danish krone	15.00 DKK
Estonian krone	30.00 EEK
Euro	2.00 EUR
Gibraltar pound	1.50 GIP
Hong Kong dollar	20.00 HKD
Hungarian forint	500.00 HUF
Iceland krona	170.00 ISK
Indonesian rupiah	23000.00 IDR
Indian rupee	100.00 INR
Israeli new shekel	11.00 ILS
Japanese yen	300.00 JPY
Latvian lats	1.50 LVL
Lithuanian litas	7.00 LTL
Malaysian ringgit	8.00 MYR
Maltese lira	0.90 MTL
Mexican peso	30.00 MXN
New Zealand dollar	4.00 NZD
Norwegian krone	16.00 NOK
Philippine peso	100.00 PHP
Polish zloty	8.00 PLN
Romania new lei	6.00 RON
Russian ruble	150.00 RUB
Singapore dollar	4.00 SGD
Slovak koruna	70.00 SKK
South African rand	20.00 ZAR

Currency	Fee
Swedish krona	18.00 SEK
Swiss franc	3.50 CHF
Thai baht	90.00 THB
Turkish lira	3.80 TRY
United Arab Emirates dirham	10.00 AED
UK pounds sterling	1.50 GBP
Uruguayan peso	50.00 UYU
US dollar	2.50 USD
ALL Other Currencies	No Fee

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 Transfer out of PayPal	This fee is charged when a 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 Transfer out of PayPal Table below.
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none">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.
	Partial Refunds	<ul style="list-style-type: none">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.

Activity	Description	Rate
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 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)
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 EUR (per transaction)

Bank Return on Transfers out of PayPal Table

Country	Fee
UK users	0.50 GBP
Czech Republic users	200.00 CZK
Hungarian users	1500.00 HUF
Users registered in the Eurozone	3.00 EUR

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL
Canadian dollar	2.45 CAD

Currency	Fee
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
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