

# User Agreement for Xoom Services

## PayPal Entity

[Click here](#) to review the previous version of the User Agreement.

This User Agreement, which is effective as of **12 March 2025**, is a contract between you and one of the PayPal entities named below as follows:

<b>If your country of residence is:</b>	<b>Your User Agreement is with the following PayPal entity:</b>
Canada	PayPal Canada Co.
A member of the European Economic Area where the Xoom service is available	PayPal (Europe) S.à r.l. et Cie, S.C.A. (R.C.S. Luxembourg B 118 349).
United Kingdom	PayPal UK Ltd
United States	PayPal, Inc.

If you are a United States resident, this User Agreement includes an agreement to resolve disputes by arbitration on an individual basis, which is detailed in Part E, Section 15.

### Part A: Introduction

#### 1. CONSUMER FRAUD ALERT: PROTECT YOURSELF FROM SCAMS AND FRAUD

#### 2. SECURITY

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## **PART B: GENERAL SERVICE TERMS**

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### **1. Overview of the Service**

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### **2. Accessing the Service**

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### **3. Fees and Payment**

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### **4. Transaction Pay Outs**

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### **5. Restrictions**

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### **6. Transactions to India**

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### **7. Transactions to Japan**

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### **8. E-Communication Delivery Policy**

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### **9. Communications Between You and Us**

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### **10. Collection of Information**

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## 11. Intellectual Property

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## 12. Disclaimer of Warranties

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## 13. Indemnity

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## 14. Refunds

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## 15. Miscellaneous

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## PART C. CANADA SPECIFIC PROVISIONS

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### 1. Services

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### 2. Eligible Users

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### 3. Languages and Translations

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### 4. Errors and Unauthorized Transactions

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### 5. Limitations of Liability

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## 6. Disputes

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## 7. Governing Law and Jurisdiction

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## PART D. EUROPEAN ECONOMIC AREA SPECIFIC PROVISIONS

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### 1. Services

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### 2. Service Provider

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### 3. Languages and Translations

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### 4. Errors and Unauthorized Transactions

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### 5. Limitations of Liability

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### 6. Your Liability to PayPal

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### 7. Disputes European Economic Area Residents

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### 8. General

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## 9. Delays or Cancellations

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## 10. Suspension or Termination of Services

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## 11. Changes to this User Agreement

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## 12. Governing Law and Jurisdiction

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## PART D (2). UNITED KINGDOM SPECIFIC PROVISIONS

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### 1. Services

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### 2. Service Provider

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### 3. Languages and Translations

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### 4. Errors and Unauthorized Transactions

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### 5. Limitations of Liability

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### 6. Your Liability to PayPal

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## 7. Disputes United Kingdom Residents

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## 8. General

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## 9. Delays or Cancellations

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## 10. Suspension or Termination of Services

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## 11. How we protect your funds for Transactions

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## 12. Changes to this User Agreement

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## 13. Governing Law and Jurisdiction

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## PART E. UNITED STATES SPECIFIC PROVISIONS

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### 1. Services

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### 2. Languages and Translations

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### 3. Limitations on Dollar Amounts of Transfers

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**4. Limitations on Frequency of Transfers**

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**5. Periodic Statements**

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**6. Authorization to Charge Your Payment Method**

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**7. Bank Account Transfers.**

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**8. Your Liability for Unauthorized Use of Your Xoom Account Credentials**

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**9. In Case of Errors or Questions About Your Transactions Made with a Debit Instrument**

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**10. In Case of Errors or Questions About Your Transactions Made with a Credit Card**

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**11. Our Liability**

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**12. State Complaints**

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**13. Refund Disclosures**

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**12. Limitations of Liability**

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## 15. Agreement to Arbitrate

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## 16. Governing Law and Jurisdiction

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