

Past Policy Updates

[Print Page](#)

AMENDMENTS TO CERTAIN PAYPAL AGREEMENTS

Notice of Amendments to the User Agreement for Xoom services for the United States, Canada, the European Economic Area and United Kingdom

Effective: March 12, 2025

For all users, the Xoom User Agreement is being updated to provide additional detail on linking or unlinking certain payment methods to your Xoom account. This includes details about keeping your payment method information current, our use of third-party sources to update card information, and how users can stop third-party updates to such information. We are also providing additional detail on our verification of certain payment methods. For users in the U.S., the Xoom User Agreement is being further updated to provide additional detail on how users authorize PayPal to charge the cards and bank accounts linked to their Xoom account and how users can later revoke that authorization. It is also being updated to provide that U.S. users authorize us to re-present a debit to a linked bank account up to two times if the initial transfer is rejected by your bank for any reason.

Notices

Changes to U.S. Xoom Transaction fees

Issued: November 5, 2024

Effective: November 26, 2024

For U.S. customers, we will be increasing our transaction fee when sending USD to Mexico for cash pickup or to the Philippines for cash delivery or cash pickup. Learn more about how the transaction fee will change in the tables below.

Fees To Mexico:

Receive Currency	Send Amount (USD)*	Paying With	Receiving Option	Current Fee Range (USD)	Updated Fee Range (USD)
MXN	\$500 and up	Bank	Cash Pickup	\$0	\$3.99
MXN	\$10 - \$2,399.99	Credit Card	Cash Pickup	\$3.99 to \$62.99	\$5.49 to \$63.99
MXN	\$300 - \$999.99	Debit Card	Cash Pickup	\$3.99	\$6.99

Fees to the Philippines:

Receive Currency	Send Amount (USD)*	Paying With	Receiving Option	Current Fee Range (USD)	Updated Fee Range (USD)
USD	\$50 and up	Bank	Cash Pickup	\$4.29 to \$15.89	\$4.99 to \$27.99
USD	\$10 and up	Bank	Cash Delivery	\$3.39 to \$4.99	\$4.29 to \$27.99
PHP	\$10 - \$2,999.99	Credit Card	Cash Pickup	\$5.99 to \$7.99	\$6.49 to \$64.99
PHP	\$10 - \$2,999.99	Credit Card	Cash Delivery	\$5.99 to \$7.99	\$6.49 to \$64.99
PHP	\$500 - \$5,299.99	Debit Card	Cash Pickup	\$6.99 to \$22.21	\$10.69 to \$22.19
PHP	\$500 - \$5,999.99	Debit Card	Cash Delivery	\$6.99 to \$16.78	\$10.69 to \$25.19
USD	\$10 and up	PayPal Balance	Cash Delivery	\$0	\$2.19 to \$15.89

*Available send amounts vary based on sending limits and other factors. Learn more [here](#).

Notice of Amendments to the User Agreement for Xoom services for the European Economic Area

Issued: 24 May, 2024

Effective: 1 August, 2024

We’re making changes to the User Agreement for Xoom services for the European Economic Area. The changes to the agreement will take place automatically on the corresponding effective date shown below.

Effective 1 August, 2024, for EEA customers, we are:

- Clarifying that PayPal (Europe) S.à r.l. et Cie, S.C.A. is the provider of Xoom Services for all EEA customers and including the relevant contact details.
- Revising the Disputes European Economic Area Residents section to add additional information relating to customer complaints.

Effective: 1 November 2023

Amendments to the User Agreement for Xoom services for the European Economic Area and United Kingdom.

Confirmation of Transfer of Services from PayPal (Europe) S.à r.l. et Cie, S.C.A. to PayPal UK Ltd

Further to our [previous Policy Update notice](#) published on 24 July 2023, it is confirmed that PayPal (Europe) S.à r.l. et Cie, S.C.A. is transferring all its Xoom services provided to users in the United Kingdom to its affiliated company, PayPal UK Ltd, on 1 November 2023.

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution under the Electronic Money Regulations 2011 for the issuance of electronic money (firm reference number 994790), in relation to its regulated consumer credit activities under the Financial Services and Markets Act 2000 (firm reference number 996405) and for the provision of Cryptocurrency services under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (firm reference number 1000741). Some of PayPal UK Ltd’s products including PayPal Pay in 3 and PayPal Working Capital are not regulated by the FCA. PayPal UK Ltd’s company number is 14741686 and its registered address is Whittaker House, Whittaker Avenue, Richmond-Upon-Thames, Surrey, United Kingdom, TW9 1EH.

We have updated the User Agreement for Xoom services for the European Economic Area and United Kingdom so that with effect from 1 November 2023 the following changes will apply:

- Identifying PayPal UK Ltd as the new provider of Xoom Services for all UK users in replacement of PayPal (Europe) S.à r.l. et Cie, S.C.A.;
- Updating Part D (the Status Disclosure section) to explain the regulatory status of PayPal UK Ltd in the United Kingdom;
- Describing PayPal UK Ltd’s obligations to safeguard customer funds in accordance with UK regulations;
- Including information for UK users on how to make a complaint to the FCA; and
- Removing references to Luxembourg rules, regulations or EU laws and replacing them with the equivalent UK rules and regulations.

We have updated the [PayPal Privacy Statement](#) which applies to all users of the Xoom service in the United Kingdom so that with effect from 1 November 2023 the following changes will apply:

- Identifying PayPal UK Ltd as the new provider of PayPal services to UK users in replacement of PayPal (Europe) S.à r.l. et Cie, S.C.A.;
- Revising the Data Protection Addendums, Privacy Statement and Privacy Policies to reflect UK data protection requirements;
- Removing Luxembourg Bank Secrecy consent requirements; and
- Updating our contact information and complaints section to refer to the UK Information Commissioner’s Office.

Issued: 24 July 2023

Transfer of Services from PayPal (Europe) S.à r.l. et Cie, S.C.A. to PayPal UK Ltd (the “Transfer”)

Subject to PayPal UK Ltd becoming duly authorised to conduct its regulated activities in the United Kingdom by the Financial Conduct Authority (“FCA”), PayPal (Europe) S.à r.l. et Cie, S.C.A. intends to transfer all services provided to its users in the UK (including (if applicable) any users resident in Guernsey, Jersey, the Isle of Man and Gibraltar) to its affiliated company, PayPal UK Ltd, on 1 November 2023 or such other date as we may communicate to you (the “Transfer Date”) by posting a notice having immediate effect on the [PayPal Policy Updates](#) page.

With effect from the Transfer Date, PayPal UK Ltd will assume all the rights and obligations of PayPal (Europe) S.à r.l. et Cie, S.C.A. in relation to our UK users.

PayPal UK Ltd is in the process of applying to be authorised by the FCA as an electronic money institution under the Electronic Money Regulations 2011 for the issuance of electronic money. PayPal UK Ltd is also applying to be authorised and regulated by the FCA in relation to its regulated consumer credit activities under the Financial Services and Markets Act 2000. It should be noted that some of PayPal’s products in the United Kingdom are not regulated by the FCA. The FCA’s address is 12 Endeavour Square, London E20 1JN. The FCA maintains a register of the firms that it regulates at <https://register.fca.org.uk/s/>. PayPal UK Ltd’s firm reference numbers with the FCA will be published on the [PayPal Policy Updates](#) page once this process is complete.

Before the Transfer Date occurs, we will provide you with more information about the regulated status of PayPal UK Ltd by publishing a notice on the [PayPal Policy Updates](#) page. If the Transfer Date is later than 31 December 2023, we will provide further information on the [PayPal Policy Updates](#) page about how the proposed transfer of all services provided to users in the UK from PayPal (Europe) S.à r.l. et Cie, S.C.A. to PayPal UK Ltd will be implemented.

Please see our [FAQ pages for Consumers](#) for more information about the intended transfer of UK services to PayPal UK Ltd.

Amendments to the User Agreement for Xoom services for the European Economic Area and United Kingdom

Subject to PayPal UK Ltd becoming duly authorised to conduct its regulated activities in the United Kingdom by the Financial Conduct Authority, we are updating the User Agreement for Xoom services for the European Economic Area and United Kingdom so that from 1 November 2023 or, if different, the Transfer Date, the following changes will apply:

- Identifying PayPal UK Ltd as the new provider of Xoom Services for all UK users in replacement of PayPal (Europe) S.à r.l. et Cie, S.C.A.;
- Updating Part D (the Status Disclosure section) to explain the regulatory status of PayPal UK Ltd in the United Kingdom;
- Describing PayPal UK Ltd’s obligations to safeguard customer funds in accordance with UK regulations;

- Including information for UK users on how to make a complaint to the FCA;
- Removing references to Luxembourg rules, regulations or EU laws and replacing them with the equivalent UK rules and regulations; and
- Changing the governing law from Luxembourg law to English law, and jurisdiction from Luxembourg courts to courts of England and Wales;

Notice of Amendments to the User Agreement for Xoom services for the European Economic Area and United Kingdom

Effective: 31 July 2023

We're making changes to the User agreement for Xoom services for the European Economic Area and United Kingdom. The changes to the agreement will take place automatically on the corresponding effective.

Effective 31 July, 2023, for UK and EEA customers, we are:

- making clear that country specific terms, for example, those in the UK and EEA, prevail over the general Xoom terms.
- introducing country-specific provisions in the UK and EEA dealing with Limitations of Liability, Your Liability to PayPal, Delays or Cancellations, Suspension or Termination of Services, Modification and a General provision allowing us to modify or discontinue the Service on reasonable notice.
- providing examples of what 'account information', 'PayPal payment instruments' and 'errors in your Transaction' are.
- explaining the language(s) in which we will communicate with you.
- clarifying where you can bring a claim against us and where we can bring a claim against you.

International Transactions Sent from American Samoa

Effective: January 31, 2023

If your Xoom account profile lists an address in American Samoa, you will no longer be able to send money to recipients outside of the United States.

This will not affect your ability to send money with your Xoom account to recipients within the United States and its territories.

AMENDMENTS TO CERTAIN U.S. PAYPAL AGREEMENTS

Amendments to the Xoom Account User Agreement

Effective: December 15, 2022

- We are revising the U.S. arbitration provision to be consistent with PayPal's arbitration provision. Xoom's arbitration provision has been revised to:
 - modify the process to provide a notice of dispute, including a 45-day period for you and PayPal to informally resolve potential claims;
 - update provisions regarding the use of the American Arbitration Association ("AAA") for arbitrations, the AAA's rules, as well as the process for conducting arbitrations;
 - add provisions regarding frivolous claims and the award of attorneys' fees and costs; and
 - update the timing, process, and procedure to opt-out of arbitrations.
- We are removing the option for domestic mobile phone reload service from the United States. U.S. customers will still be able to purchase DT One mobile reloads for beneficiaries in eligible countries outside of the U.S.
- We are changing the Xoom fee for mobile phone reloads from the U.S. to \$0.99 per transaction for reloads in the amount of \$10.00 USD or less. For reloads from the U.S. sending more than \$10.00 USD, there will be a Xoom fee of \$1.99 per transaction.
- We are updating Xoom and other address/contact information.

Changes to Xoom Mobile Phone Reload fees

Effective: August 8, 2022

For U.S. customers, we are making some changes to our fees for [mobile phone reloads](#) sent from the U.S. to Mexico and the Dominican Republic. The Xoom fee for sending a reload in the amount of \$10.00 USD or less to Mexico or the Dominican Republic will be changing from \$0.00 to \$0.99 per transaction. The Xoom fee for sending a reload of more than \$10.00 USD to Mexico or the Dominican Republic will be changing from \$0.00 to \$1.99 per transaction.

These changes do not affect Xoom fees for Send Money transactions, such as Bank Deposit or Cash Pickup, or mobile reloads sent to locations outside of Mexico or the Dominican Republic.

Change to Transaction Fees for Certain Domestic Transactions Funded with PayPal Balance

Effective: June 1, 2022

For U.S. and Canada customers, the Xoom transaction fees are changing for certain transactions funded with your PayPal balance.

For U.S. customers, the Xoom transaction fees for sending money to a domestic bank account or debit card using your PayPal balance will be changing from 1% (min \$0.25 USD, max \$10 USD) to 1.75% (min \$0.25 USD, max \$25 USD).

For Canada customers, the Xoom transaction fees for sending money to a domestic bank account using your PayPal balance will be changing from 1% (min 1 CAD, max 10 CAD) to 1.75% (min 1 CAD, max 25 CAD).

These changes do not affect Xoom fees for international transactions, cash pickup, mobile reload, or domestic transactions paid with a bank account, debit card, or credit card.

AMENDMENTS TO CERTAIN U.S. PAYPAL AGREEMENTS

Amendments to the Xoom Account User Agreement

Effective: March 30, 2021

- We are clarifying that only natural persons can create or have a Xoom account.
- We are clarifying that PayPal's protection programs do not apply to Xoom transactions, even when a PayPal balance is used as a funding source.

AMENDMENTS TO CERTAIN CANADIAN PAYPAL AGREEMENTS

Amendments to the Xoom Account User Agreement

Effective: March 30, 2021

- We are clarifying that only natural persons can create or have a Xoom account.
- We are clarifying that PayPal's protection programs do not apply to Xoom transactions, even when a PayPal balance is used as a funding source.

AMENDMENTS TO CERTAIN UK AND EU PAYPAL AGREEMENTS

Amendments to the Xoom Account User Agreement

Effective: March 30, 2021

- We are clarifying that only natural persons can create or have a Xoom account.
- We are clarifying that PayPal's protection programs do not apply to Xoom transactions, even when a PayPal balance is used as a funding source.

Issued: November 21, 2020

This page displays policy updates informing users in advance of important changes to the PayPal and Xoom service, the Xoom User Agreement, the PayPal Privacy Statement (which applies to the Xoom Services), or other policies.

AMENDMENTS TO CERTAIN U.S. PAYPAL AGREEMENTS

We are updating certain PayPal agreements (listed below) that apply to U.S. customers. The changes described below will go into effect on November 12, 2020, or as otherwise set forth herein, and include changes that affect how claims you and PayPal have against each other under the Xoom Account User Agreement are resolved. If you would like to opt-out of the newly included Agreement to Arbitrate, please read below. Otherwise, there is no action needed from you, as the changes will occur automatically on the applicable effective dates. In the event you would prefer to decline the changes and close your account, you can do so prior to the applicable effective dates and the changes will not apply to you.

Amendments to the Xoom Account User Agreement

We are adding that, with limited exception, you will be required to submit claims you have against PayPal in connection to the Xoom Service to binding and final arbitration, unless you opt out of the Agreement to Arbitrate, which can be found in Part E, Section 10 by December 13, 2020. *Unless you opt out: (1) you will only be permitted to pursue claims against PayPal on an individual basis, not as a plaintiff or class member in any class or representative action or proceeding and (2) you will only be permitted to seek relief (including monetary, injunctive, and declaratory relief) on an individual basis.*

- We are clarifying where Xoom will provide legally required advanced notice of any Transaction Fee changes.
- We are clarifying that you may lose your transfer amount if you if you provide incorrect recipient account details.
- We are clarifying that any transaction may be cancelled when sent in a currency that the recipient's account cannot accept.

Amendments to the PayPal Privacy Statement (applicable to the Xoom Services)

- We have rewritten our Privacy Statement to help make it easier for you to understand how we collect, process, and share personal data.
- We are offering data subject access and deletion rights to all our customers in the U.S.
- We are clarifying information about PayPal account profiles, including how others can find your public profile.
- We are providing details on how unbranded PayPal transactions may be linked to your Xoom or PayPal account.
- We are adding biometric data to the types of personal data which may be collected to accommodate voice recognition capabilities for increased security. Your consent will be requested before this data is collected.

AMENDMENTS TO CERTAIN CANADIAN PAYPAL AGREEMENTS

We are updating the PayPal agreements listed below for all PayPal users in Canada. The changes described below will go into effect on November 21, 2020, or as otherwise set forth herein. There is no action needed from you, as the changes will occur automatically on the applicable effective date. In the event you would prefer to decline the changes and close your account, you can do so prior to the applicable effective date and the changes will not apply to you.

Amendments to the Xoom Account User Agreement

- We are clarifying where Xoom will provide legally required advanced notice of any Transaction Fee changes.
- We are clarifying that you may lose your transfer amount if you if you provide incorrect recipient account details.
- We are clarifying that any transaction may be cancelled when sent in a currency that the recipient's account cannot accept.

Amendments to the PayPal Privacy Statement (applicable to the Xoom Services)

- We are clarifying information about PayPal account profiles, including how others can find your public profile.
- We are providing details on how unbranded PayPal transactions may be linked to your Xoom or PayPal account.

AMENDMENTS TO CERTAIN UK AND EU PAYPAL AGREEMENTS

Amendments to the Xoom Account User Agreement

Effective Date: October 23, 2020

Fees and Payment – Transaction Fees

We are clarifying where Xoom will provide legally required advanced notice of any Transaction Fee changes.

Transaction Pay Outs – Verification

We are clarifying that you may lose your transfer amount if you if you provide incorrect recipient account details.

Transaction Pay Outs – Transfers to Accounts

We are clarifying that any transaction may be cancelled when sent in a currency that the recipient’s account cannot accept.

Notice of amendment to the PayPal Privacy Statement (applicable to the Xoom Services)

Effective Date: November 21, 2020

Please read this document.

We’re making changes to the legal agreements that govern your relationship with PayPal.

We encourage you to carefully review the notices below so that you are familiar with these upcoming changes.

There is no further action needed from you as these changes will take place automatically on the Effective Date. In the event you would prefer to decline these changes and close your account, you can do so prior to the Effective Date without incurring any additional charges.

Amendments to the PayPal Privacy Statement (applicable to the Xoom Services)

- We are clarifying information about PayPal account profiles, including how others can find your public profile.
- We are providing details on how unbranded PayPal transactions may be linked to your Xoom or PayPal account.

You can review the changes and the current Privacy Statement [here](#).

Issued: December 21, 2020

This page displays policy updates informing users in advance of important changes to the Xoom service and the Xoom User Agreement.

AMENDMENTS TO CERTAIN U.S. PAYPAL'S XOOM SERVICE AGREEMENTS

We are updating certain PayPal’s Xoom Service agreements (listed below) that apply to U.S. customers. The changes described below will go into effect on December 21, 2020, or as otherwise set forth herein. Otherwise, there is no action needed from you, as the changes will occur automatically on the applicable effective dates. In the event you would prefer to decline the changes and close your account, you can do so prior to the applicable effective dates and the changes will not apply to you.

Amendments to the Xoom Account User Agreement

- As of December 21, 2020 Xoom will relaunch our Reload service and DT One will offer reloads for sale according to the applicable [DT One Terms & Conditions and DT One Privacy Policy](#). Xoom will transfers the applicable amount of your payment to DT One.

AMENDMENTS TO CERTAIN CANADIAN PAYPAL AGREEMENTS

We are updating the Xoom agreements listed below for all Xoom users in Canada. The changes described below will go into effect on December 21, 2020, or as otherwise set forth herein. There is no action needed from you, as the changes will occur automatically on the applicable effective date. In the event you would prefer to decline the changes and close your account, you can do so prior to the applicable effective date and the changes will not apply to you.

Amendments to the Xoom Account User Agreement

- As of December 21, 2020 Xoom will relaunch our Reload service and DT One will offer reloads for sale according to the applicable [DT One Terms & Conditions and DT One Privacy Policy](#). Xoom will transfers the applicable amount of your payment to DT One.

AMENDMENTS TO CERTAIN UK AND EU PAYPAL AGREEMENTS

Amendments to the Xoom Account User Agreement

Effective Date: December 21, 2020

Services

DT One will offer reloads for sale according to the applicable [DT One Terms & Conditions and DT One Privacy Policy](#). Xoom will transfers the applicable amount of your payment to DT One.