# PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.

Last Updated: 21, April 2025

You can find details about changes to our rates and fees and when they will apply on our <u>Policy Updates</u> <u>Page</u>. 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 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

Albania (AL)	Democratic Republic of	Maldives (MV)	Saint Vincent &
	the Congo (CD)		Grenadines (VC)
Algeria (DZ)	Dominica (DM)	Mali (ML)	Samoa (WS)
Andorra (AD)	Djibouti (DJ)	Marshall Islands (MH)	Sao Tome & Principe (ST)
Angola (AO)	Dominican Republic (DO)	Monaco (MC)	Saudi Arabia (SA)
Anguilla (AI)	Ecuador (EC)	Mauritania (MR)	Senegal (SN)
Antigua & Barbuda (AG)	Egypt (EG)	Mauritius (MU)	Serbia (RS)
Argentina (AR)	El Salvador (SV)	Moldova (MD)	Seychelles (SC)
Armenia (AM)	Eritrea (ER)	Mongolia (MN)	Sierra Leone (SL)
Aruba (AW)	Ethiopia (ET)	Montenegro (ME)	Singapore (SG)
Azerbaijan Republic (AZ)	Falkland Islands (FK)	Montserrat (MS)	Solomon Islands (SB)
Bahamas (BS)	Faroe Islands (FO)	Morocco (MA)	Somalia (SO)
Bahrain (BH)	Federated States of	Mozambique (MZ)	South Africa (ZA)
	Micronesia (FM)		
Bangladesh (BD)	Fiji (FJ)	Namibia (NA)	Sri Lanka (LK)
Barbados (BB)	French Polynesia (PF)	Nauru (NR)	Suriname (SR)
Belarus (BY)	Gabon (GA)	Nepal (NP)	Svalbard & Jan Mayen (SJ)

Belize (BZ)	Gambia (GM)	Netherlands Antilles (AN)	Swaziland (SZ)
Benin (BJ)	Georgia (GE)	New Caledonia (NC)	Tajikistan (TJ)
Bermuda (BM)	Greenland (GL)	New Zealand (NZ)	Tanzania (TZ)
Bhutan (BT)	Grenada (GD)	Nicaragua (NI)	Togo (TG)
Bolivia (BO)	Guatemala (GT)	Niger (NE)	Tonga (TO)
	Guinea (GN)		
Bosnia & Herzegovina	Guinea-Bissau (GW)	Nigeria (NG)	Trinidad & Tobago (TT)
(BA)			
Botswana (BW)	Guyana (GY)	Niue (NU)	Tunisia (TN)
British Virgin Islands (VG)	Honduras (HN)	Norfolk Island (NF)	Turkmenistan (TM)
Brunei (BN)	Iceland (IS)	Oman (OM)	Turks & Caicos Islands
			(TC)
Burkina Faso (BF)	Indonesia (ID)	Palau (PW)	Tuvalu (TV)
Burundi (BI)	Jamaica (JM)	Panama (PA)	Uganda (UG)
Cambodia (KH)	Jordan (JO)	Papua New Guinea (PG)	Ukraine (UA)
Cameroon (CM)	Kazakhstan (KZ)	Paraguay (PY)	United Arab Emirates (AE)
Cape Verde (CV)	Kenya (KE)	Peru (PE)	Uruguay (UY)
Cayman Islands (KY)	Kiribati (KI)	Philippines (PH)	Vanuatu (VU)
Chad (TD)	Kuwait (KW)	Pitcairn Islands (PN)	Venezuela (VE)
Chile (CL)	Kyrgyzstan (KG)	Qatar (QA)	Wallis & Futuna Islands (WF)
Columbia (CO)	Laos (LA)	Republic of the Congo (CG)	Yemen (YE)
Comoros (KM)	Lesotho (LS)	Rwanda (RW)	Zambia (ZM)
Cook Islands (CK)	Macedonia (MK)	Saint Helena (SH)	Zimbabwe (ZW)
Costa Rica (CR)	Madagascar (MG)	Saint Kitts & Nevis (KN)	
Cote d'Ivoire (CI)	Malawi (MW)	Saint Lucia (LC)	
Croatia (HR)	Malaysia (MY)	Saint Pierre & Miquelon (PM)	

#### **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

Market/Region of recipient's address	Rate
AG, BB, BM, BS, BZ, CL, CR, DM, DO, EC, GD, GT, HN,	5.40% + <u>fixed fee</u>
JM, KN, KY, LC, NI, PA, PE, SV, TC, TT, UY, & VE	
MY & SG	3.90% + <u>fixed fee</u>
MA	4.40% + <u>fixed fee</u>
BH, DZ, FJ, JO, NC, OM, PF, PW, & SA	4.90% + <u>fixed fee</u>

All other markets	3.40% + <u>fixed fee</u>
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#### Merchant rate for receiving transactions

Subject to eligibility, application approval by PayPal and the terms of the <u>user agreement</u>, this rate will apply to all 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 <u>user agreement</u> for more details.

Market/Region of recipient's	Aggregate monetary amount of	Rate
address	commercial transactions received	
	in the previous calendar month	
AG, AR, BB, BM, BS, BZ, CL, CO, CR,	0.01 – 3,000.00 USD	5.40% + <u>fixed fee</u>
DM, DO, EC, GD, GT, HN, JM, KN,	3,000.01 – 10,000.00 USD	4.90% + <u>fixed fee</u>
KY, LC, NI, PA, PE, SV, TC, TT, UY, &	10,000.01 – 100,000.00 USD	4.70% + <u>fixed fee</u>
VE	100,000.01+ USD	4.40% + <u>fixed fee</u>

#### Receiving international transactions

Seller's Market/Region	Buyer's Market/Region	Rate
AD, AL, AZ, BA, FO, GE, MD, & RS	EEA & UK	4.69% + <u>fixed fee</u>
	All other markets	5.39% + <u>fixed fee</u>
AG, AR, BB, BM, BS, BZ, CL, CO, CR,	All markets	5.40% + <u>fixed fee</u>
DM, DO, EC, GD, GT, HN, JM, KN,		
KY, LC, NI, PA, PE, SV, TC, TT, UY, &		
VE		
AO, BF, BH, BJ, CG, CI, CM, DZ, ET,	All markets	4.90% + <u>fixed fee</u>
FJ, GA, GN, JO, KG, MG, NA, NC,		
NG, OM, PF, PW, RW, SA, SL, TG,		
TJ, TM, TN, TZ, UG, ZM, & ZW		
HR, IS, & MC	EEA	3.40% + <u>fixed fee</u>
	UK	4.69% + <u>fixed fee</u>
	All other markets	5.39% + <u>fixed fee</u>
All other markets	All markets	4.40% + <u>fixed fee</u>

# Additional service fee for recipients of UK based international commercial transactions (Applicable markets - HR, IS, & MC)

This fee only applies to merchants who have separate agreements with PayPal. An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by merchants with a PayPal account registered in the EEA market/region from a sender whose account is registered with or identified by PayPal as being in the UK market/region.

Payment type	Fee
Commercial transactions where the recipient's	1.29%
market/region is registered or identified by PayPal as	
the EEA	

#### Fixed fee for commercial 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
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

#### **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 <u>Annex 1</u> of your market's APM agreement. You must accept the terms of your market's <u>APM agreement</u> before receiving APM payments.

Our commercial transaction rates apply when you receive APM funded payments.

#### PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the <u>PayPal Online Card Payment Services Agreement</u>. These rates will apply to the following payment types received using Online Card Payment Services.

Capitalized terms in this section are defined in the PayPal Online Card Payment Services Agreement.

#### Receiving domestic transactions using Online Card Payment Services

Market/Region of	Transaction	Rate
Seller		

SG	Advanced Credit and Debit Card Payments	3.40% + <u>fixed fee</u>
SG	All Other Payment Transactions	Commercial Transaction rates apply

#### Receiving international transactions

The fee for receiving domestic transactions applies plus the <u>additional percentage-based fee for international commercial transactions.</u>

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

Seller's Market/Region	Buyer's Market/Region	Rate
SG	All other markets - Advanced Credit	+0.70%
	and Debit Card Payments	
	All other markets – All Other	+0.50%
	Payment Transactions	

# Fixed fee for Online Card Payment Services 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
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 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**

Market/Region of recipient's address	Transaction	Rate
AL, AD, BA, FO, GE, MD, RS, & UA	Domestic PayPal Payouts	2% of total transaction amount
		(not to exceed the domestic
		maximum fee cap below)
	International PayPal Payouts	2% of total transaction amount
		(not to exceed the international
		maximum fee cap below)
HR, IS, & MC	Domestic PayPal Payouts	2% of total transaction amount
		(not to exceed the domestic
		maximum fee cap below)
	International PayPal Payouts	2% of total transaction amount
	between PayPal accounts	(not to exceed the domestic
	registered in the European	maximum fee cap below)
	Economic Area	
	International PayPal Payouts	2% of total transaction amount
		(not to exceed the international
		maximum fee cap below)
MY, NZ, PH, & SG	Domestic PayPal Payouts	2% of total transaction amount
		(not to exceed the domestic
		maximum fee cap below)
	International PayPal Payouts	2% of total transaction amount
		(not to exceed the international
		maximum fee cap below)
All other markets	Domestic & International PayPal	2% of total transaction amount
	Payouts	(not to exceed the international
		maximum fee cap below)

# AL, AD, BA, GE, FO, HR, IS, MC, MD, RS, & UA – Maximum fee cap for PayPal Payouts

#### 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

## MY, NZ, PH, & SG – Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	1.25 AUD	60.00 AUD
Brazilian real	2.00 BRL	100.00 BRL
Canadian dollar	1.25 CAD	60.00 CAD
Czech koruna	24.00 CZK	1000.00 CZK
Danish krone	6.00 DKK	300.00 DKK
Euro	0.85 EUR	40.00 EUR
Hong Kong dollar	7.00 HKD	400.00 HKD
Hungarian forint	210.00 HUF	15,000.00 HUF
Israeli new shekel	4.00 ILS	200.00 ILS
Japanese yen	120.00 JPY	5000.00 JPY
Malaysian ringgit	4.00 MYR	200.00 MYR
Mexican peso	11.00 MXN	750.00 MXN
New Taiwan dollar	33.00 TWD	2000.00 TWD
New Zealand dollar	1.50 NZD	75.00 NZD
Norwegian krone	6.75 NOK	300.00 NOK
Philippine peso	50.00 PHP	2500.00 PHP
Polish zloty	3.00 PLN	150.00 PLN
Russian ruble	30.00 RUB	1500.00 RUB
Singapore dollar	1.60 SGD	80.00 SGD
Swedish krona	9.00 SEK	400.00 SEK
Swiss franc	1.30 CHF	50.00 CHF
Thai baht	36.00 THB	2000.00 THB
UK pounds sterling	0.65 GBP	35.00 GBP
US dollar	1.00 USD	50.00 USD

## All other markets – Maximum fee cap for PayPal Payouts

#### Based on payment currency:

based on payment currency.		
Currency	Maximum Fee Cap	
Australian dollar	1.25 AUD	
Brazilian real	2.00 BRL	

Canadian dollar	1.25 CAD
Czech koruna	24.00 CZK
Danish krone	6.00 DKK
Euro	0.85 EUR
Hong Kong dollar	7.00 HKD
Hungarian forint	210.00 HUF
Israeli new shekel	4.00 ILS
Japanese yen	120.00 JPY
Malaysian ringgit	4.00 MYR
Mexican peso	11.00 MXN
New Taiwan dollar	33.00 TWD
New Zealand dollar	1.50 NZD
Norwegian krone	6.75 NOK
Philippine peso	50.00 PHP
Polish zloty	3.00 PLN
Russian ruble	30.00 RUB
Singapore dollar	1.60 SGD
Swedish krona	9.00 SEK
Swiss franc	1.30 CHF
Thai baht	36.00 THB
UK pounds sterling	0.65 GBP
US dollar	1.00 USD

## Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayments rates. Micropayment rates can be ideal as an alternative to standard commercial

transaction rates for business that process payments under 5.00 SGD. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please <u>contact us</u> to apply for the Micropayment rates.

#### Receiving micropayments

Market/Region of recipient's address	Transaction	Rate
AG, AI, AN, AR, AW, BB, BM, BZ, CL, CO, CR, DM, DO, EC, FK, GD, GT, GY, HN, JM, KN, KY, LC, MS, NI, PA, PE, PY, SR, SV, TC, TT, UY, VC, VE, & VG	Domestic & International micropayments	6.50% + micropayments <u>fixed fee</u>
HR, IS, & MC	Domestic micropayments and international micropayments between PayPal accounts registered in the European Economic Area	5.00% + micropayments <u>fixed fee</u>
	International micropayments	6.00% + micropayments fixed fee
All other markets (where available)	Domestic micropayments	5.00% + micropayments fixed fee
	International micropayments	6.00% + micropayments fixed fee

## Receiving micropayments for digital goods

Market/Region of recipient's address	Transaction	Rate
AD, AL, BA, FO, GE, MD, & RS	Domestic micropayments	5.00% + micropayments <u>fixed fee</u>
	International micropayments	6.00% + micropayments <u>fixed fee</u>
HR, IS, & MC	Domestic micropayments and international micropayments between PayPal accounts registered in the European Economic Area	5.00% + micropayments <u>fixed fee</u>
	International micropayments	6.00% + micropayments fixed fee
ID & PH	International micropayments	6.00% + micropayments <u>fixed fee</u>
MY & SG	Domestic micropayments	5.50% + micropayments <u>fixed fee</u>
	International micropayments	6.00% + micropayments fixed fee
All other markets (where available)	Domestic micropayments	5.00% + micropayments <u>fixed fee</u>
	International micropayments	5.50% + micropayments <u>fixed fee</u>

## Micropayments fixed fee

#### Based on payment currency:

based on payment our energy			
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	1.67 CZK	Philippine peso	2.50 PHP
Danish krone	0.43 DKK	Polish zloty	0.23 PLN

Euro	0.05 EUR	Russian ruble	2.00 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.54 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.09 CHF
Japanese yen	7.00 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

## **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).

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

## AL, AD, AZ, BA, GE, HR, IS, MC, MD, & RS – 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
Hungarian forint	4325.00 HUF	Swedish krona	150.00 SEK
Israeli new shekel	75.00 ILS	Swiss franc	22.00 CHF
Japanese yen	1875.00 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

#### All other markets – Chargeback fees

Currency	Fee	Currency	Fee
Australian dollar	15.00 AUD	New Taiwan dollar	330.00 TWD
Brazilian real	20.00 BRL	New Zealand dollar	15.00 NZD
Canadian dollar	15.00 CAD	Norwegian krone	65.00 NOK
Czech koruna	250.00 CZK	Philippine peso	500.00 PHP
Danish krone	60.00 DKK	Polish zloty	30.00 PLN
Euro	11.25 EUR	Russian ruble	320.00 RUB
Hong Kong dollar	75.00 HKD	Singapore dollar	15.00 SGD
Hungarian forint	2,000.00 HUF	Swedish krona	80.00 SEK
Israeli new shekel	40.00 ILS	Swiss franc	10.00 CHF
Japanese yen	1,300.00 JPY	Thai baht	360.00 THB
Malaysian ringgit	40.00 MYR	UK pounds sterling	7.00 GBP

Mexican peso	110.00 MXN	US dollar	10.00 USD
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## **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 <u>User Agreement</u> 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**

Market	Currency	Fee	Currency	Fee
AE, AG, AL, AO,	Australian dollar	12.00 AUD	New Taiwan dollar	250.00 TWD
AR, AZ, BA, BB,	Brazilian real	35.00 BRL	New Zealand dollar	13.00 NZD
BF, BH, BJ, BM,	Canadian dollar	10.00 CAD	Norwegian krone	75.00 NOK
BS, BW, BZ, CD,	Czech koruna	185.00 CZK	Philippine peso	405.00 PHP
CI, CL, CM, CO,	Danish krone	55.00 DKK	Polish zloty	30.00 PLN
CR, DM, DO, DZ,	Euro	7.00 EUR	Russian ruble	600.00 RUB
EC, EG, ET, FJ, FO,	Hong Kong dollar	65.00 HKD	Singapore dollar	11.00 SGD
GA, GE, GD, GL,	Hungarian forint	2450.00 HUF	Swedish krona	75.00 SEK
GT, GN, HN, HR,	Indian Rupee	580.00 INR	Swiss franc	8.00 CHF
ID, IS, JM, JO, KE,	Israeli new shekel	30.00 ILS	Thai baht	250.00 THB
KG, KN, KW, KY,	Japanese yen	870.00 JPY	UK pounds sterling	6.00 GBP
LC, LS, MA, MC,	Malaysian ringgit	35.00 MYR	US dollar	8.00 USD
MD, MG, MU,	Mexican peso	160.00 MXN		
MW, MY, MZ, NA, NC, NG, NI, NZ,				
OM, PA, PE, PF,				
PH, PR, PW, QA,				
RS, RW, SA, SC,				
SG, SL, SN, SV, TC,				
TG, TJ, TM, TN,				
TT, TZ, UG, UY,				
VE, ZA. ZM & ZW				

## **High Volume Dispute Fees**

Market	Currency	Fee	Currency	Fee
AE, AG, AL, AO,	Australian dollar	24.00 AUD	New Taiwan dollar	500.00 TWD
AR, AZ, BA, BB,	Brazilian real	70.00 BRL	New Zealand dollar	26.00 NZD
BF, BH, BJ, BM,	Canadian dollar	20.00 CAD	Norwegian krone	150.00 NOK
BS, BW, BZ, CD,	Czech koruna	370.00 CZK	Philippine peso	810.00 PHP
CI, CL, CM, CO,	Danish krone	110.00 DKK	Polish zloty	60.00 PLN
CR, DM, DO, DZ,	Euro	14.00 EUR	Russian ruble	1200.00 RUB
EC, EG, ET, FJ, FO,	Hong Kong dollar	130.00 HKD	Singapore dollar	22.00 SGD
GA, GE, GD, GL,	Hungarian forint	4900.00 HUF	Swedish krona	150.00 SEK
GT, GN, HN, HR,	Indian Rupee	1160.00 INR	Swiss franc	16.00 CHF
ID, IS, JM, JO, KE,	Israeli new shekel	60.00 ILS	Thai baht	500.00 THB

KG, KN, KW, KY,	Japanese yen	1740.00 JPY	UK pounds sterling	12.00 GBP
LC, LS, MA, MC,	Malaysian ringgit	70.00 MYR	US dollar	16.00 USD
MD, MG, MU,	Mexican peso	320.00 MXN		
MW, MY, MZ, NA,				
NC, NG, NI, NZ,				
OM, PA, PE, PF,				
PH, PR, PW, QA,				
RS, RW, SA, SC,				
SG, SL, SN, SV, TC,				
TG, TJ, TM, TN,				
TT, TZ, UG, UY,				
VE, ZA, ZM & ZW				

## **Currency Conversions**

For information about how we convert currency, please see the <u>user agreement</u>.

The <u>transaction exchange rate</u> used for your currency conversion includes a fee which we charge above the <u>base exchange rate</u>. The fee depends on the type of currency conversion, as follows:

## Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making personal payments or commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

Markets/Regions	Rate
AMERICAS:	4.5%
Anguilla, Antigua and Barbuda, Argentina, Aruba,	
Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman	
Islands, Chile, Colombia, Costa Rica, Dominica,	
Dominican Republic, Ecuador, El Salvador, Falkland	
Islands, Grenada, Guatemala, Guyana, Honduras,	
Jamaica, Montserrat, Netherlands Antilles, Nicaragua,	
Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint	
Lucia, Saint Vincent and the Grenadines, Suriname,	
Trinidad & Tobago, Turks and Caicos Islands, Uruguay,	
Venezuela, Virgin Islands	
ASIA PACIFIC:	4.0%
Bhutan, Cambodia, Federated States of Micronesia,	
Indonesia, Laos, Maldives, Mongolia, Nepal, New	
Zealand, Philippines, Samoa, Singapore, Sri Lanka,	
Tonga	
MIDDLE EAST & AFRICA:	4.0%
Algeria, Angola, Bahrain, Benin, Botswana, Burkina	
Faso, Burundi, Cameroon, Cape Verde, Chad, Comoros,	
Congo, Democratic Rep of the Congo, Cook Islands,	
Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia,	
Ghana, Guinea, Guinea Bissau, Ivory Coast, Jordan,	
Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho,	
Madagascar, Malawi, Mali, Mauritania, Mauritius,	

Morocco, Mozambique, Namibia, Niger, Nigeria, Oman,	
Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia,	
Senegal, Seychelles, Sierra Leone, Somalia, South	
Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo,	
Tunisia, Turkmenistan, Uganda, United Arab Emirates,	
Yemen, Zambia, Zimbabwe	
SOUTH EAST EUROPE:	4.0%
Albania, Andorra, Azerbaijan, Belarus, Bosnia and	
Herzegovina, Croatia, Georgia, Iceland, Macedonia,	
Moldova, Montenegro, Serbia, Ukraine	

## Malaysia – Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

Currency	Rate above the base	Currency	Rate above the base
	exchange rate (to form		exchange rate (to form
	the transaction exchange		the transaction exchange
	rate)		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)	3.50%	Norwegian krone (NOK)	4.00%
Czech koruna (CZK)	4.00%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	4.00%	Polish zloty (PLN)	4.00%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	4.00%	Swedish krona (SEK)	4.00%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	4.00%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%
Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	4.00%
Mexican peso (MXN)	4.00%	US dollar (USD)	3.50%

## Monaco – Conversions when sending payments or receiving refund(s)

For any currency conversions that occur when making personal payments or commercial transactions and receiving a refund beyond 1 day of the date of the original payment.

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)	3.50%	Norwegian krone (NOK)	4.00%
Czech koruna (CZK)	4.00%	Philippine peso (PHP)	4.00%
Danish krone (DKK)	4.00%	Polish zloty (PLN)	4.00%
Euro (EUR)	4.00%	Russian ruble (RUB)	4.00%
Hong Kong dollar (HKD)	4.00%	Singapore dollar (SGD)	4.00%
Hungarian forint (HUF)	4.00%	Swedish krona (SEK)	4.00%
Israeli new shekel (ILS)	4.00%	Swiss franc (CHF)	4.00%
Japanese yen (JPY)	4.00%	Thai baht (THB)	4.00%

Malaysian ringgit (MYR)	4.00%	UK pounds sterling (GBP)	4.00%
Mexican peso (MXN)	4.00%	US dollar (USD)	3.50%

# Converting balance, transfers, and payments received into another currency

For any currency conversions that occur when receiving other payments (including PayPal Payouts), adding funds to your PayPal account, transferring funds to your bank/card account, and when transferring funds between your PayPal balances if held in different currencies.

Markets/Regions	Rate
AMERICAS:	3.5%
Anguilla, Antigua and Barbuda, Argentina, Aruba,	
Bahamas, Barbados, Belize, Bermuda, Bolivia, Cayman	
Islands, Chile, Colombia, Costa Rica, Dominica,	
Dominican Republic, Ecuador, El Salvador, Falkland	
Islands, Grenada, Guatemala, Guyana, Honduras,	
Jamaica, Montserrat, Netherlands Antilles, Nicaragua,	
Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint	
Lucia, Saint Vincent and the Grenadines, Suriname,	
Trinidad & Tobago, Turks and Caicos Islands, Uruguay,	
Venezuela, Virgin Islands	
ASIA PACIFIC:	3.0%
Bhutan, Cambodia, Federated States of Micronesia,	
Indonesia, Laos, Maldives, Mongolia, Nepal, New	
Zealand, Philippines, Samoa, Singapore, Sri Lanka,	
Tonga	
MIDDLE EAST & AFRICA:	3.0%
Algeria, Angola, Bahrain, Benin, Botswana, Burkina	
Faso, Burundi, Cameroon, Cape Verde, Chad, Comoros,	
Congo, Democratic Rep of the Congo, Cook Islands,	
Djibouti, Egypt, Eritrea, Ethiopia, Gabon, Gambia,	
Ghana, Guinea, Guinea Bissau, Ivory Coast, Jordan,	
Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lesotho,	
Madagascar, Malawi, Mali, Mauritania, Mauritius,	
Morocco, Mozambique, Namibia, Niger, Nigeria, Oman,	
Qatar, Rwanda, Sao Tome And Principe, Saudi Arabia,	
Senegal, Seychelles, Sierra Leone, Somalia, South	
Africa, St. Helena, Swaziland, Tajikistan, Tanzania, Togo,	
Tunisia, Turkmenistan, Uganda, United Arab Emirates,	
Yemen, Zambia, Zimbabwe	
Malaysia	2.5%
SOUTH EAST EUROPE:	3.0%
Albania, Andorra, Azerbaijan, Belarus, Bosnia and	
Herzegovina, Croatia, Georgia, Iceland, Macedonia,	
Moldova, Monaco, Montenegro, Serbia, Ukraine	

#### Conversions in all other cases

Rates for all other currency conversions:

Rate	
3.0%	

## 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 <u>user agreement</u> 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 eCheques fees

Market	Rate
AL, AD, BA, GE, HR, ID, IS, MD, MO, MY, NZ, PH, RS, &	Commercial Transaction Rates
SG	

#### 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

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. Withdrawal to a bank account or a card may not be possible in all markets/regions. A currency conversion (and <u>currency conversion fees</u>) may also apply.

## Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Market/Region	Rate
Bank account	AE	No Fee (when no currency
		conversion is involved) where AED
		withdrawal amount is greater than
		750.00 AED
		11.00 AED
		If AED withdrawal amount is less
		than 750.00 AED
		1.50%, minimum fee 15.00 USD
		(per USD withdrawal) *
	AL	536.00 ALL (per ALL withdrawal) *
	AR	75.00 ARS (per ARS withdrawal)
	ВН	2.00 BHD (per BHD withdrawal) *
	CL	800.00 CLP (per CLP withdrawal)
		1.00%, minimum fee 10.00 USD
		(per USD withdrawal)
	СО	3500.00 COP (per COP withdrawal
	CR	625.00 CRC (per CRC withdrawal)
		1.00%, minimum fee 10.00 USD
		(per USD withdrawal)
	DO	100.00 DOP (per DOP withdrawal)
		0.50%, minimum fee 10.00 USD
		(per USD withdrawal)
	EC	0.50%, minimum fee 10.00 USD
		(per USD withdrawal)
	EG	125.00 EGP (per EGP withdrawal)
	GE	13.50 GEL (per GEL withdrawal) *
	ID	No Fee (when no currency
	10	conversion is involved) where IDR
		withdrawal amount is greater than
		1,500,000.00 IDR
		16,000.00 IDR
		If IDR withdrawal amount is less
		than 1,500,000.00 IDR
	JO	3.50 JOD (per JOD withdrawal) *
		, ,
	KE	No Fee (when no <u>currency</u>
		conversion is involved) where KES
		withdrawal amount is greater than
		20,000.00 KES
		105.00 KES
		If KES withdrawal amount is less
		than 20,000.00 KES

	KW	1.50 KWD (per KWD withdrawal) *
	MA	No Fee (when no currency
	IVICA	conversion is involved) where MAD
		withdrawal amount is greater than
		_
		2000.00 MAD
		30.00 MAD
		If MAD withdrawal amount is less
	AAD	than 2000.00 MAD
	MD	96.00 MDL (per MDL withdrawal) *
	MU	220.00 MUR (per MUR withdrawal) *
	MY	No Fee (when no <u>currency</u>
		conversion is involved) where MYR
		withdrawal amount is greater than
		400.00 MYR
		3.00 MYR
		If MYR withdrawal amount is less
		than 400.00 MYR
	ОМ	2.00 OMR (per OMR withdrawal) *
	PA	1.00%, minimum fee 15.00 USD
		(per USD withdrawal) *
	PE	4.00 PEN (per PEN withdrawal)
	· -	1.00%, minimum fee 10.00 USD
		(per USD withdrawal)
	PH	No Fee (when no currency
	l · · ·	conversion is involved) where PHP
		withdrawal amount is greater than
		7000.00 PHP
		50.00 PHP
		If PHP withdrawal amount is less
		than 7000.00 PHP
	QA	18.00 QAR (per QAR withdrawal) *
	RS	550.00 RSD (per RSD withdrawal) *
	SG	No Fee (when no currency
	30	•
		conversion is involved) where SGD
		withdrawal amount is greater than
		200.00 SGD
		1.00 SGD
		If SGD withdrawal amount is less
	CV.	than 200.00 SGD
	SV	0.50%, minimum fee 10.00 USD
		(per USD withdrawal)
	UY	200.00 UYU (per UYU withdrawal)
	All other markets (where available)	No Fee (when no <u>currency</u>
		conversion is involved)
US Bank account	AR & CO	3.50%
	CL, CR, DO, & PE	3.00%
	AE, AL, AO, AZ, BF, BH, BJ, CD, CI,	3.00%
	CM, EC, EG, ET, GA, GE, GN, ID, JO,	_
	KE, KG, KW, MD, MG, MU, NA, NG,	
	NZ, OM, PA, PH, QA, RS, RW, SG,	
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	St. St. TO TI TIA TIL TT LIG LIV	
	SL, SV, TG, TJ, TM, TN, TZ, UG, UY,	
	ZM, ZW	
	All other markets	No Fee (when no <u>currency</u>
		conversion is involved)
Cards	HR, KW, PH, QA, RS, & SG	1% of amount transferred
		<ul> <li>Minimum and maximum</li> </ul>
		fees apply based on the
		card withdrawal currency,
		in the table below
	AL, DZ, AG, BS, BH, BB, BZ, BA, BW,	Fixed Fee for card withdrawal
	CL, DM, EG, FJ, PF, GE, GD, HN, IS,	applies per withdrawal
	JO, KZ, LS, MW, MU, MD, MA, MZ,	<ul> <li>Fees apply based on the</li> </ul>
	NC, OM, PW, KN, LC, SA, SN, SC, TT,	card withdrawal currency,
	TC, AE, & UY	in the table below
	ID,MY	Fixed Fee for card withdrawal
		applies per withdrawal
		<ul> <li>Fees apply based on the</li> </ul>
		card withdrawal currency,
		in the table below
Manual Withdrawals/Transfers to	AL, AG, BA, BB, BZ, DM, DZ, EG, FJ,	5.00 USD (or equivalent)
Visa Credit Card	PF, GD, KN, LC, LS, MW, NC, PW,	
	SC, TC, & TT	

<sup>\*</sup>Additional fees may be charged by your bank resulting in less than full amount being credited to your bank account. PayPal will bear no responsibility for any fees or costs (including lifting fees) imposed by the beneficiary bank where you have your bank account into which you request the withdrawal, or its intermediary/correspondent bank.

**Currency Conversions:** If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

## HR, KW, PH, QA, RS & SG - Minimum and maximum fees

#### Based on card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
Afghan Afghani	25.00 AFN	1,050.00 AFN
Armenian dram	135.00 AMD	5250.00 AMD
Australian dollar	0.25 AUD	10.00 AUD
Azerbaijan manat	0.45 AZN	17.50 AZN
Bahraini dinar	0.10 BHD	4.00 BHD
Bangladeshi Taka	22.00 BDT	880.00 BDT
Belizean dollar	0.50 BZD	20.00 BZD
Bulgarian lev	0.50 BGN	20.00 BGN
Canadian dollar	0.25 CAD	10.00 CAD
CFA france	135.00 XOF	5400.00 XOF
Czech koruna	5.70 CZK	230.00 CZK
Danish krone	1.80 DKK	70.00 DKK
Eritrean Nakfa	3.75 ERN	150.00 ERN
Euro	0.25 EUR	10.00 EUR
Ghanaian Cedi	1.55 GHS	62.50 GHS
Haitian Gourde	25.00 HTG	1,000.00 HTG
Hong Kong dollar	2.00 HKD	80.00 HKD

Hungarian forint	70.00 HUF	2900.00 HUF
Iragi Dinar	365.00 IQD	14,500.00 IQD
Israeli new shekel	1.00 ILS	40.00 ILS
Japanese yen	30.00 JPY	1100.00 JPY
Jordanian dinar	0.20 JOD	7.25 JOD
Kuwaiti dinar	1 KWD	No Max
Kyrgyzstani som	22.50 KGS	850.00 KGS
Lebanese Pound	380.00 LBP	15,250.00 LBP
Lesotho Loti	4.00 LSL	160.00 LSL
Liberian Dollar	37.50 LRD	1,500.00 LRD
Macanese Pataca	2.00 MOP	80.00 MOP
Malaysian ringgit	1.00 MYR	40.00 MYR
Mauritanian Ouguiya	9 MRU	360.00 MRU
Mexican peso	5.00 MXN	200.00 MXN
Mozambican metical	20.00 MZN	750.00 MZN
Myanmar Kyat	450.00 MMK	18,000.00 MMK
New Zealand dollar	0.40 NZD	15.00 NZD
Norwegian krone	1.00 NOK	40.00 NOK
Omani rial	0.10 OMR	4.00 OMR
Pakistani Rupee	45.00 PKR	1,800.00 PKR
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
Rwandan franc	250.00 RWF	10,000.00 RWF
Salvadoran Colón	2.25 SVC	90.00 SVC
São Tomé And Príncipe Dobra	5.50 STN	220.00 STN
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
Swiss franc	0.25 CHF	10.00 CHF
Thai baht	8.00 THB	320.00 THB
Tunisian dinar	0.75 TND	27.50 TND
Turkish Lira	3.50 TRY	140.00 TRY
Turkmenistani Manat	1.00 TMT	40.00 TMT
Ugandan shilling	930.00 UGX	37,500.00 UGX
UK pounds sterling	0.20 GBP	8.00 GBP
United Arab Emirates dirham	0.90 AED	36.70 AED
US dollar	0.25 USD	10.00 USD
Uzbekistani Som	3,000.00 UZS	120,000.00 UZS
Venezuelan bolivar	2,000,000.00 VES	60,000,000.00 VES
Zambian kwacha	5.50 ZMW	215.00 ZMW
ALL Other Currencies	No Min	No Max

**Currency Conversions:** If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

AL, DZ, AG, BS, BH, BB, BZ, BA, BW, CL, DM, EG, FJ, PF, GE, GD, HN, IS, JO, KZ, LS, MW, MU, MD, MA, MZ, NC, OM, PW, KN, LC, SA, SN, SC, TT, TC, AE, & UY - Fixed fee for card withdrawal

Based on withdrawal currency:

Based on withdrawal currency:		
Currency	Fee	
Afghan Afghani	525.00 AFN	
Albania lek	552.00 ALL	
Algerian dinar	600.00 DZD	
Angola kwanza	2466.00 AOA	
Argentine peso	15.00 ARS	
Armenian dram	2625.00 AMD	
Aruban florin	9.00 AWG	
Australian dollar	7.00 AUD	
Azerbaijan manat	8.50 AZN	
Bahamian dollar	5.00 BSD	
Bahraini dinar	2.00 BHD	
Balboa	5.00 PAB	
Bangladeshi Taka	440.00 BDT	
Barbados dollar	10.00 BBD	
Belizean dollar	10.00 BZD	
Bermudian dollar	5.00 BMD	
Bhutan ngultrum	355.00 BTN	
Boliviano	35.00 BOB	
Botswana pula	54.00 BWP	
Brazilian real	10.00 BRL	
Brunei dollar	7.00 BND	

Bulgarian lev	7.00 BGN
Burundi franc	9449.00 BIF
Cabo Verde escudo	497.00 CVE
Canadian dollar	6.00 CAD
Cayman Island dollar	4.00 KYD
CFA franc BEAC	2956.00 XAF
CFA france	2700.00 XOF
Chilean peso	2400.00 CLP
Columbian peso	16658.00 COP
Comoro franc	2218.00 KMF
Congolese franc	8452.00 CDF
Convertible mark	9.00 BAM
Cordoba oro	171.00 NIO
Costa Rican colon	2816.00 CRC
Cypriot pound	2.40 CYP
Czech koruna	110.00 CZK
Dalasi	256.00 GMD
Danish krone	30.00 DKK
Denar	278.00 MKD
Djibouti franc	889.00 DJF
Dominican peso	267.00 DOP
Dong	115874.00 VND

East Caribbean	14.00 XCD
dollar	
Egyptian pound	79.00 EGP
Eritrean Nakfa	75 ERN
Estonian kroon	60.00 EEK
Ethiopian birr	160.00 ETB
Euro	4.00 EUR
Falkland Islands pound	4.00 FKP
Fiji dollar	11.00 FJD
Ghanaian Cedi	31.25 GHS
Gibraltar pound	4.00 GIP
Guarani	32625.00 PYG
Guinea franc	47695.00 GNF
Guyana dollar	1043.00 GYD
Haitian Gourde	500.00 HTG
Hong Kong dollar	40.00 HKD
Hryvnia	122.00 UAH
Hungarian forint	1000.00 HUF
Iceland krona	340.00 ISK
Indian rupee	200.00 INR
Iraqi Dinar	7250.00 IQD
Israeli new shekel	22.00 ILS
Jamaican dollar	670.00 JMD
Japanese yen	610.00 JPY

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Jordanian dinar	3.60 JOD
Kenyan shilling	504.00 KES
Kina	17.00 PGK
Kip	44392.00 LAK
Kuwaiti dinar	5.00 KWD
Kwacha	3684.00 MWK
Kyrgyzstani som	425.00 KGS
Lari	14.00 GEL
Latvian lat	3.00 LVL
Lebanese Pound	7600.00 LBP
Lempira	123.00 HNL
Leone	49324.00 SLL
Lesotho Loti	80.00 LSL
Liberian Dollar	750.00 LRD
Lilangeni	72.00 SZL
Lithuanian litas	14.00 LTL
Macanese Pataca	40.00 MOP
Malagasy Ariary	18259.00 MGA
Malaysian ringgit	20.00 MYR
Maltese lira	1.80 MTL
Mauritanian ouguiya	180.00 MRU
Mauritius rupee	183.00 MUR
Mexican peso	60.00 MXN
Moldovan leu	88.00 MDL
Moroccan dirham	48.00 MAD

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Mozambican metical	375.00 MZN
Myanmar	9000.00 MMK
Kyat	
Naira	1812.00 NGN
Namibia	72.00 NAD
dollar	72.00 NAD
Nepalese rupee	571.00 NPR
Netherlands	
Antillean	8.00 ANG
guilder	
New Taiwan dollar	175.00 TWD
New Zealand dollar	8.00 NZD
Norwegian krone	32.00 NOK
Nuevo Sol	17.00 PEN
Omani rial	2.00 OMR
Pa'anga	11.00 TOP
Pakistani	900.00 PKR
Rupee	300.00 T KIN
Philippine	
peso	250.00 PHP
Polish zloty	16.00 PLN
Qatari rial	18.00 QAR
Quetzal	38.00 GTQ
Rand	40.00 ZAR
Riel	20600.00 KHR
Romanian leu	12.00 RON
Rufiyaa	77.00 MVR
Rupiah	46000.00 IDR
Russian ruble	150.00 RUB
Rwandan franc	5000.00 RWF
Saint Helena pound	4.00 SHP

Salvadoran Colón	45.00 SVC
São Tomé And Príncipe Dobra	110.00 STN
Saudi riyal	19.00 SAR
Serbian dinar	530.00 RSD
Seychelles rupee	68.00 SCR
Singapore dollar	8.00 SGD
Slovak koruna	140.00 SKK
Solomon Islands dollar	41.00 SBD
Somali shilling	2898.00 SOS
Somoni	52.00 TJS
Sri Lanka rupee	907.00 LKR
Surinam dollar	37.00 SRD
Swedish krona	35.00 SEK
Swiss franc	6.50 CHF
Tala	13.00 WST
Tanzanian shilling	11520.00 TZS
Tenge	1887.00 KZT
Thai baht	200.00 THB
Trinidad and Tobago dollar	34.00 TTD
Tugrik	13735.00 MNT
Tunisian dinar	13.00 TND
Turkish lira	70.00 TRY
Turkmenistani Manat	20.00 TMT

UAE dirham	20.00 AED
Uganda shilling	18388.00 UGX
UK pounds sterling	3.00 GBP
Uruguay peso	100.00 UYI/UYU
US dollar	5.00 USD
Uzbekistani Som	60,000.00 UZS
Vatu	582.00 VUV
Venezuelan bolivar	30,000,000.00 VES
Won	5830.00 KRW
Yemeni rial	1252.00 YER
Yuan renminbi	35.00 CNY
Zambian kwacha	107.50 ZMW

**Currency Conversions:** If you withdraw your balance in a currency other than the currency in which the balance on your account is denominated, you will additionally be charged <u>currency conversion fees</u>.

## ID & MY - Fixed fee for card withdrawal

#### Based on withdrawal currency:

Currency	Fee
Afghan Afghani	525.00 AFN
Albania lek	552.00 ALL
Algerian dinar	600.00 DZD
Angola kwanza	2466.00 AOA
Argentine peso	15.00 ARS
Armenian dram	2625.00 AMD
Aruban florin	9.00 AWG
Australian dollar	7.00 AUD

8.50 AZN
5.00 BSD
2.00 BHD
5.00 PAB
440.00 BDT
10.00 BBD
10.00 BZD
5.00 BMD
355.00 BTN
35.00 BOB
54.00 BWP
10.00 BRL
7.00 BND
7.00 BGN
9449.00 BIF
497.00 CVE
6.00 CAD
4.00 KYD
2956.00 XAF
2700.00 XOF
2400.00 CLP
16658.00 COP
2218.00 KMF
8452.00 CDF

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Convertible mark	9.00 BAM
Cordoba oro	171.00 NIO
Costa Rican colon	2816.00 CRC
Cypriot pound	2.40 CYP
Czech koruna	110.00 CZK
Dalasi	256.00 GMD
Danish krone	30.00 DKK
Denar	278.00 MKD
Djibouti franc	889.00 DJF
Dominican peso	267.00 DOP
Dong	115874.00 VND
East Caribbean dollar	14.00 XCD
Egyptian pound	79.00 EGP
Eritrean Nakfa	75 ERN
Estonian kroon	60.00 EEK
Ethiopian birr	160.00 ETB
Euro	4.00 EUR
Falkland Islands pound	4.00 FKP
Fiji dollar	11.00 FJD
Ghanaian Cedi	31.25 GHS
Gibraltar pound	4.00 GIP
Guarani	32625.00 PYG
Guinea franc	47695.00 GNF

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Guyana dollar	1043.00 GYD
Haitian Gourde	500.00 HTG
Hong Kong dollar	40.00 HKD
Hryvnia	122.00 UAH
Hungarian forint	1000.00 HUF
Iceland krona	340.00 ISK
Indian rupee	200.00 INR
Iraqi Dinar	7250.00 IQD
Israeli new shekel	22.00 ILS
Jamaican dollar	670.00 JMD
Japanese yen	610.00 JPY
Jordanian dinar	3.60 JOD
Kenyan shilling	504.00 KES
Kina	17.00 PGK
Kip	44392.00 LAK
Kuwaiti dinar	5.00 KWD
Kwacha	3684.00 MWK
Kyrgyzstani som	425.00 KGS
Lari	14.00 GEL
Latvian lat	3.00 LVL
Lebanese Pound	7600.00 LBP
Lempira	123.00 HNL
Leone	49324.00 SLL
Lesotho Loti	80.00 LSL

Liberian	750.00 LRD
Dollar	
Lilangeni	72.00 SZL
Lithuanian litas	14.00 LTL
Macanese Pataca	40.00 MOP
Malagasy Ariary	18259.00 MGA
Malaysian ringgit	3.00 MYR
Maltese lira	1.80 MTL
Mauritanian ouguiya	180.00 MRU
Mauritius rupee	183.00 MUR
Mexican peso	60.00 MXN
Moldovan leu	88.00 MDL
Moroccan dirham	48.00 MAD
Mozambican metical	375.00 MZN
Myanmar Kyat	9000.00 MMK
Naira	1812.00 NGN
Namibia dollar	72.00 NAD
Nepalese rupee	571.00 NPR
Netherlands Antillean guilder	8.00 ANG
New Taiwan dollar	175.00 TWD
New Zealand dollar	8.00 NZD
Norwegian krone	32.00 NOK
Nuevo Sol	17.00 PEN
Omani rial	2.00 OMR
Pa'anga	11.00 TOP
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Pakistani Rupee	900.00 PKR
Philippine peso	250.00 PHP
Polish zloty	16.00 PLN
Qatari rial	18.00 QAR
Quetzal	38.00 GTQ
Rand	40.00 ZAR
Riel	20600.00 KHR
Romanian leu	12.00 RON
Rufiyaa	77.00 MVR
Rupiah	46000.00 IDR
Russian ruble	150.00 RUB
Rwandan franc	5000.00 RWF
Saint Helena pound	4.00 SHP
Salvadoran Colón	45.00 SVC
São Tomé And Príncipe Dobra	110.00 STN
Saudi riyal	19.00 SAR
Serbian dinar	530.00 RSD
Seychelles rupee	68.00 SCR
Singapore dollar	8.00 SGD
Slovak koruna	140.00 SKK
Solomon Islands dollar	41.00 SBD
Somali shilling	2898.00 SOS
Somoni	52.00 TJS
Sri Lanka rupee	907.00 LKR

Surinam	I
dollar	37.00 SRD
Swedish krona	35.00 SEK
Swiss franc	6.50 CHF
Tala	13.00 WST
Tanzanian shilling	11520.00 TZS
Tenge	1887.00 KZT
Thai baht	200.00 THB
Trinidad and Tobago dollar	34.00 TTD
Tugrik	13735.00 MNT
Tunisian dinar	13.00 TND
Turkish lira	70.00 TRY
Turkmenistani Manat	20.00 TMT
UAE dirham	20.00 AED
Uganda shilling	18388.00 UGX
UK pounds sterling	3.00 GBP
Uruguay peso	100.00 UYI/UYU
US dollar	5.00 USD
Uzbekistani Som	60,000.00 UZS
Vatu	582.00 VUV
Venezuelan bolivar	30,000,000.00 VES
Won	5830.00 KRW
Yemeni rial	1252.00 YER
Yuan renminbi	35.00 CNY
Zambian kwacha	107.50 ZMW

#### Withdrawals through third party service providers

<u>Depending on the markets/regions in which your account is registered, you may be able to directly withdraw/transfer funds from or to your PayPal account</u> to a linked local bank account or wallet <u>through a third-party service provider</u>. You will need to be registered with the third-party service provider to create and/or link a PayPal account to your local bank account or wallet. A currency conversion (and currency conversion fees) may also apply.

Withdrawal/Transfer to	Market/Region	Rate
	AE, AO, AZ, BF, BH, BI, BJ, BW, CD, CG, CI, CK, CM, CV, DJ, DZ, EG, ER, ET, GA, GM, GN, GW, JO, KE, KG, KM, KW, KZ, LS, MA, MG, ML, MR, MU, MW, MZ, NA, NE, NG, OM, QA, RW, SA, SC, SH, SL, SN, SO, ST, SZ, TD, TG, TJ, TM, TN, TZ, UG, YE, ZA, ZM, ZW	2.0% + 1.50 USD*

<sup>\*</sup>Additional fees will be charged by your third-party service provider resulting in less than full amount being credited to your account. PayPal will bear no responsibility for any fees or costs (including lifting fees) imposed by the beneficiary financial service provider where you have your account into which you request the withdrawal, or its intermediary/correspondent bank.

#### **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	This fee is charged when a	See Bank Return on Transfer out of
Withdrawal/Transfer out of PayPal	withdrawal/transfer out of PayPal	PayPal Table below.
	is attempted by a user and it fails	
	because incorrect bank account	
	information or delivery information	
	is provided.	
Credit Card and Debit Card	Some users, in order to increase	See Credit Card and Debit Card Link
Confirmation(s)	their sending limit or as PayPal may	and Confirmation Table below.
	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.	
Commercial Transaction Refunds	Full Refunds	<ul> <li>If you refund a</li> </ul>
		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	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.
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 SGD or other currency equivalent (per item)

## Bank Return on Withdrawal/Transfer out of PayPal Table

Market/Region	Rate
HR & IS	3.00 EUR
ID	50,000.00 IDR
PH	250.00 PHP
MY	15.00 MYR

#### 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	10.00 MYR	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD