

# PayPal Consumer Fees

Buying and sending money can be easy, fast, and secure when using PayPal.

Last Updated: 31, October 2022

You can find details about changes to our 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 in the European Economic Area (EEA).

**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.

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.

**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

Germany (DE)
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## Buying with PayPal

It's free to use PayPal to donate or to pay for a purchase or any other type of commercial transaction unless it involves a currency conversion.

### Online or in-store

Rate
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No Fee (when no <a href="#">currency conversion</a> is involved)
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## Selling with PayPal

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

### Standard rate for receiving domestic transactions

Transaction Type	Rate
Alternative Payment Method (APM)	<a href="#">2.49% + fixed fee</a>
Payment from a user of our <a href="#">Terms for Payments without a PayPal account</a>	2.49% + <a href="#">fixed fee</a>
QR Code Transactions – 10.01 EUR and above	0.50% + QR <a href="#">fixed fee</a>
QR Code Transactions – 10.00 EUR and below	1.00% + <a href="#">QR fixed fee</a>
<a href="#">Rechnungskauf mit Ratepay</a>	2.49% + <a href="#">fixed fee</a>
All Other Commercial Transactions	2.49% + <a href="#">fixed fee</a>

### Receiving international transactions

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

### Additional percentage-based fee for international commercial transactions

The variable fee shall be increased by the percentage points set out below:

Where sender’s market/region is	Fee
EEA	+0.00%
UK	+1.29%
United States & Canada	+1.99%
All other markets	+2.99%

### Additional service fee for recipients of UK based international commercial transactions

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 market/region is registered or identified by PayPal as the EEA	1.29%

## 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

## Fixed fee for QR Code transactions 10.01 EUR and above (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.10 AUD	New Taiwan dollar	3.00 TWD
Brazilian real	0.20 BRL	New Zealand dollar	0.15 NZD
Canadian dollar	0.10 CAD	Norwegian krone	1.00 NOK
Czech koruna	3.00 CZK	Philippine peso	5.00 PHP
Danish krone	0.70 DKK	Polish zloty	0.50 PLN
Euro	0.10 EUR	Russian ruble	3.00 RUB
Hong Kong dollar	0.80 HKD	Singapore dollar	0.20 SGD
Hungarian forint	30.00 HUF	Swedish krona	1.00 SEK
Israeli new shekel	0.40 ILS	Swiss franc	0.10 CHF
Japanese yen	12.00 JPY	Thai baht	4.00 THB
Malaysian ringgit	0.70 MYR	UK pounds sterling	0.10 GBP
Mexican peso	2.00 MXN	US dollar	0.10 USD

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

Currency	Fee	Currency	Fee
Australian dollar	0.05 AUD	New Taiwan dollar	2.00 TWD
Brazilian real	0.10 BRL	New Zealand dollar	0.08 NZD
Canadian dollar	0.05 CAD	Norwegian krone	0.47 NOK
Czech koruna	1.50 CZK	Philippine peso	2.50 PHP
Danish krone	0.35 DKK	Polish zloty	0.23 PLN

Euro	0.05 EUR	Russian ruble	1.50 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.50 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.05 CHF
Japanese yen	6.00 JPY	Thai baht	1.80 THB
Malaysian ringgit	0.20 MYR	UK pounds sterling	0.05 GBP
Mexican peso	0.55 MXN	US dollar	0.05 USD

## Receiving Donations

When you accept the [User Agreement](#) or the [PayPal Fundraisers Terms and Conditions](#) to send or receive funds (using one of the payment types listed below), we call that a “donation”. Funds sent or received through other products or services (not set out below) are not “donations” eligible for donations pricing.— In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

### Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	2.49% + <a href="#">fixed fee</a>
PayPal Fundraisers (Listed Fundraisers)	2.49% + <a href="#">fixed fee</a>
PayPal Fundraisers (Unlisted Fundraisers)	No fee

### Receiving international donations

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

### Additional percentage-based fee for international donations

Where sender’s market/region is	Fee
Canada & US	+2.00 percentage points
Europe I	+2.00 percentage points
Europe II	+3.00 percentage points
Northern Europe	+1.80 percentage points
Rest of the world	+3.30 percentage points

### Fixed fee for donations (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

## Sending and receiving money

When you send money (initiated from the “Friends and Family” tab of the “Send Money” flow) to, or receive money into your PayPal account from, friends and family without making an underlying donation or commercial transaction (that is, the payment is not for the purchase of goods or services or for making any other commercial transaction), we call that a “personal transaction”.

We will show you the Fee applicable to the respective transaction at the time of payment. The rates relating to personal transactions are set out below.

### Sending domestic personal transactions

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

### Sending international personal transactions

Rate
5.00% of transaction amount or minimum/maximum requirements below: <ul style="list-style-type: none"> <li>• Minimum = 0.99 EUR</li> <li>• Maximum = 3.99 EUR</li> </ul>

**Fees charged in different currencies for sending payments:** *We will collect the fee from balance in the currency in which the fee is payable. To do this, we may need to convert the fee amount from your sending balance into the currency in which the fee is payable, in which case the fees for “[Conversions in all other cases](#)” also apply.*

### Receiving personal transactions

Rate
No fee (when no <a href="#">currency conversion</a> is involved)

## Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

### Converting balance for a business account and transactions for which a receiver has agreed to bear the currency conversion

Rate
3.00% above the base exchange rate

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible debit cards. A currency conversion (and [currency conversion fees](#)) may also apply.

*Note: For additional listings of transfer rates out of business accounts, please visit our PayPal Merchant Fees Page.*

### Withdrawing a balance from a personal PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer type	Rate
Local bank account	Standard	No Fee (when no <a href="#">currency conversion</a> is involved)
	Instant (where available)	1.00% of amount transferred <ul style="list-style-type: none"><li><a href="#">Minimum and maximum fees apply based on the withdrawal currency, in the table below</a></li></ul>
US bank account	Standard	3.00% (when no <a href="#">currency conversion</a> is involved)
Cards	Debit & Credit Card (where available)	1.00% of amount transferred <ul style="list-style-type: none"><li><a href="#">Minimum and maximum fees apply based on the card withdrawal currency, in the table below</a></li></ul>

### Minimum and maximum fees

Based on currency or card withdrawal currency:

Currency	Minimum Fee	Maximum Fee
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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
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
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
Jordanian dinar	0.20 JOD	7.25 JOD
Kuwaiti dinar	1 KWD	No Max
Kyrgyzstani som	22.50 KGS	850.00 KGS
Malaysian ringgit	1.00 MYR	40.00 MYR
Mexican peso	5.00 MXN	200.00 MXN
Mozambican metical	20.00 MZN	750.00 MZN
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
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
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
Tunisian dinar	0.75 TND	27.50 TND
Turkish lira	1.50 TRY	60.00 TRY
Ugandan shilling	930.00 UGX	37,500.00 UGX
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
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

## Other Consumer Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

### Other Fees

Activity	Description	Rate
Bank Return on Withdrawal/Transfer out of PayPal	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	PayPal shall charge a Fee in an amount equal to the amount billed to PayPal by the institution at which you hold your account
Credit Card and Debit Card	Reversals or failed direct debit payments	PayPal shall charge a Fee in an amount equal to the amount billed to PayPal by the institution at which you hold your account
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.	12.00 EUR (per item)