

# PayPal Merchant Fees

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



**Last Updated: 1, August 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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## Commercial Transaction Rates

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

Commercial transaction rates also apply to transactions received via PayPal Plus.

### Standard rate for receiving domestic transactions

Transaction Type	Rate
Advanced Credit and Debit Card Payments	<a href="#">PayPal Online Card Payment Service Transaction Rates Apply</a>
Alternative Payment Method (APM)	<a href="#">APM Transaction Rates Apply</a>
Payment from a user of our <a href="#">Terms for Payments without a PayPal account</a>	2.99% + <a href="#">fixed fee</a>
PayPal Checkout	2.99% + <a href="#">fixed fee</a>
QR Code Transactions	0.90%
<a href="#">Rechnungskauf mit Ratepay</a>	2.99% + <a href="#">fixed fee</a>
All Other Commercial Transactions	2.99% + <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%
All other markets	+1.99%

## 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	0.59 AUD	New Taiwan dollar	9.00 TWD
Brazilian real	2.49 BRL	New Zealand dollar	0.59 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.89 NOK
Czech koruna	9.00 CZK	Philippine peso	19.00 PHP
Danish krone	2.89 DKK	Polish zloty	1.79 PLN
Euro	0.39 EUR	Russian ruble	29.00 RUB
Hong Kong dollar	3.49 HKD	Singapore dollar	0.59 SGD
Hungarian forint	139.00 HUF	Swedish krona	3.99 SEK
Israeli new shekel	1.39 ILS	Swiss franc	0.39 CHF
Japanese yen	49.00 JPY	Thai baht	14.00 THB
Malaysian ringgit	1.79 MYR	UK pounds sterling	0.29 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

## Donation Transaction Rates

When you send or receive donations, such as through Generosity Network fundraisers or otherwise, we call that a "donation".

## Standard rate for receiving domestic donations

Transaction Type	Rate
Donation	2.49% + <a href="#">fixed fee</a>

## Receiving international donations

The 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
EEA	+0.00%
UK	+1.29%
All other markets	+1.99%

## Fixed fee for donations (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	9.00 TWD
Brazilian real	2.49 BRL	New Zealand dollar	0.59 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.89 NOK
Czech koruna	9.00 CZK	Philippine peso	19.00 PHP
Danish krone	2.89 DKK	Polish zloty	1.79 PLN
Euro	0.39 EUR	Russian ruble	29.00 RUB
Hong Kong dollar	3.49 HKD	Singapore dollar	0.59 SGD
Hungarian forint	139.00 HUF	Swedish krona	3.99 SEK
Israeli new shekel	1.39 ILS	Swiss franc	0.39 CHF
Japanese yen	49.00 JPY	Thai baht	14.00 THB
Malaysian ringgit	1.79 MYR	UK pounds sterling	0.29 GBP
Mexican peso	9.00 MXN	US dollar	0.49 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 and donations received in your PayPal account. Any reference to "fixed fee" means the fixed fee for charity transactions.

## Receiving domestic charity transactions

Transaction	Rate
Germany	1.49% + <a href="#">fixed fee</a>
QR code Transactions	<a href="#">Commercial Transaction rates apply</a>

## Receiving international charity transactions

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

## Fixed fee for charity transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	9.00 TWD
Brazilian real	2.49 BRL	New Zealand dollar	0.59 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.89 NOK

Czech koruna	9.00 CZK	Philippine peso	19.00 PHP
Danish krone	2.89 DKK	Polish zloty	1.79 PLN
Euro	0.39 EUR	Russian ruble	29.00 RUB
Hong Kong dollar	3.49 HKD	Singapore dollar	0.59 SGD
Hungarian forint	139.00 HUF	Swedish krona	3.99 SEK
Israeli new shekel	1.39 ILS	Swiss franc	0.39 CHF
Japanese yen	49.00 JPY	Thai baht	14.00 THB
Malaysian ringgit	1.79 MYR	UK pounds sterling	0.29 GBP
Mexican peso	9.00 MXN	US dollar	0.49 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 [Annex 1](#) of your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

### Receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	2.99% + <a href="#">fixed fee</a>

### Receiving international transactions

The [additional percentage-based fee for receiving international transactions](#) does not apply when you receive APM payments.

### Fixed fee for APM transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	9.00 TWD
Brazilian real	2.49 BRL	New Zealand dollar	0.59 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.89 NOK
Czech koruna	9.00 CZK	Philippine peso	19.00 PHP
Danish krone	2.89 DKK	Polish zloty	1.79 PLN
Euro	0.39 EUR	Russian ruble	29.00 RUB
Hong Kong dollar	3.49 HKD	Singapore dollar	0.59 SGD
Hungarian forint	139.00 HUF	Swedish krona	3.99 SEK
Israeli new shekel	1.39 ILS	Swiss franc	0.39 CHF
Japanese yen	49.00 JPY	Thai baht	14.00 THB
Malaysian ringgit	1.79 MYR	UK pounds sterling	0.29 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

## PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and 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 PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the [PayPal Online Card Services Agreement](#).

## Receiving domestic transactions using PayPal Online Card Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	2.99% + <a href="#">fixed fee</a>
Other Payments	<a href="#">Commercial Transaction Rates Apply</a>

**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 PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the [additional percentage-based fee for international transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure, American Express card type transactions, and APM (as applicable).

**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 PayPal Online Card Payment Services transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	9.00 TWD
Brazilian real	2.49 BRL	New Zealand dollar	0.59 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.89 NOK
Czech koruna	9.00 CZK	Philippine peso	19.00 PHP
Danish krone	2.89 DKK	Polish zloty	1.79 PLN
Euro	0.39 EUR	Russian ruble	29.00 RUB
Hong Kong dollar	3.49 HKD	Singapore dollar	0.59 SGD
Hungarian forint	139.00 HUF	Swedish krona	3.99 SEK
Israeli new shekel	1.39 ILS	Swiss franc	0.39 CHF
Japanese yen	49.00 JPY	Thai baht	14.00 THB
Malaysian ringgit	1.79 MYR	UK pounds sterling	0.29 GBP
Mexican peso	9.00 MXN	US dollar	0.49 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

Transaction	Rate
Domestic PayPal Payouts	2.00% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )
Other International PayPal Payouts	2.00% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

## Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Domestic Maximum Fee Cap	International Maximum Fee Cap
Australian dollar	18.00 AUD	109.00 AUD
Brazilian real	76.00 BRL	447.00 BRL
Canadian dollar	17.00 CAD	100.00 CAD
Czech koruna	296.00 CZK	1730.00 CZK
Danish krone	89.00 DKK	519.00 DKK
Euro	12.00 EUR	70.00 EUR
Hong Kong dollar	105.00 HKD	616.00 HKD
Hungarian forint	4374.00 HUF	25,516.00 HUF
Israeli new shekel	42.00 ILS	245.00 ILS
Japanese yen	1565.00 JPY	9133.00 JPY
Malaysian ringgit	56.00 MYR	330.00 MYR
Mexican peso	278.00 MXN	1623.00 MXN
New Taiwan dollar	374.00 TWD	2185.00 TWD
New Zealand dollar	19.00 NZD	116.00 NZD
Norwegian krone	119.00 NOK	699.00 NOK
Philippine peso	692.00 PHP	4039.00 PHP
Polish zloty	54.00 PLN	319.00 PLN
Russian ruble	1019.00 RUB	5947.00 RUB
Singapore dollar	18.00 SGD	107.00 SGD
Swedish krona	123.00 SEK	718.00 SEK
Swiss franc	12.00 CHF	72.00 CHF
Thai baht	452.00 THB	2636.00 THB
UK pounds sterling	9.99 GBP	58.00 GBP
US dollar	13.00 USD	79.00 USD

# Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Dynamic Micropayment rate. Dynamic Micropayment rates can be ideal as an alternative to standard commercial transaction rates for businesses that process lower payments. If you upgrade to the Dynamic Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please [contact us](#) to apply for the Dynamic Micropayment rate.

## Receiving micropayments

Transaction	Rate
Domestic micropayments	4.99% + micropayments <a href="#">fixed fee</a>

## Receiving international micropayment transactions

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

## Micropayments fixed fee

Based on payment currency:

Currency	Fee	Currency	Fee
Australian dollar	0.19 AUD	New Taiwan dollar	2.00 TWD
Brazilian real	0.59 BRL	New Zealand dollar	0.19 NZD
Canadian dollar	0.09 CAD	Norwegian krone	0.89 NOK
Czech koruna	2.00 CZK	Philippine peso	5.00 PHP
Danish krone	0.69 DKK	Polish zloty	0.39 PLN
Euro	0.09 EUR	Russian ruble	7.00 RUB
Hong Kong dollar	0.79 HKD	Singapore dollar	0.19 SGD
Hungarian forint	32.00 HUF	Swedish krona	0.89 SEK
Israeli new shekel	0.29 ILS	Swiss franc	0.09 CHF
Japanese yen	11.00 JPY	Thai baht	3.00 THB
Malaysian ringgit	0.39 MYR	UK pounds sterling	0.09 GBP
Mexican peso	2.00 MXN	US dollar	0.09 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:



## Chargeback fees

Currency	Fee	Currency	Fee
Australian dollar	25.00 AUD	New Taiwan dollar	499.00 TWD
Brazilian real	102.00 BRL	New Zealand dollar	25.00 NZD
Canadian dollar	23.00 CAD	Norwegian krone	150.00 NOK
Czech koruna	390.00 CZK	Philippine peso	920.00 PHP
Danish krone	118.00 DKK	Polish zloty	73.00 PLN
Euro	16.00 EUR	Russian ruble	1359.00 RUB
Hong Kong dollar	140.00 HKD	Singapore dollar	24.00 SGD
Hungarian forint	5832.00 HUF	Swedish krona	164.00 SEK
Israeli new shekel	56.00 ILS	Swiss franc	16.00 CHF
Japanese yen	2087.00 JPY	Thai baht	600.00 THB
Malaysian ringgit	75.00 MYR	UK pounds sterling	13.00 GBP
Mexican peso	370.00 MXN	US dollar	18.00 USD

## 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 [User Agreement](#) for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

## Standard and High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	21.00 AUD	New Taiwan dollar	437.00 TWD
Brazilian real	89.00 BRL	New Zealand dollar	23.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	139.00 NOK
Czech koruna	346.00 CZK	Philippine peso	807.00 PHP
Danish krone	103.00 DKK	Polish zloty	63.00 PLN
Euro	14.00 EUR	Russian ruble	1189.00 RUB
Hong Kong dollar	123.00 HKD	Singapore dollar	21.00 SGD
Hungarian forint	5103.00 HUF	Swedish krona	143.00 SEK
Indian Rupee	1170.00 INR	Swiss franc	14.00 CHF
Israeli new shekel	49.00 ILS	Thai baht	527.00 THB
Japanese yen	1826.00 JPY	UK pounds sterling	11.00 GBP
Malaysian ringgit	66.00 MYR	US dollar	15.00 USD
Mexican peso	324.00 MXN		

## 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 cards. A currency conversion (and [currency conversion fees](#)) may also apply.

### Withdrawing a balance from a business 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
Armenian dram	135.00 AMD	4430.00 AMD
Australian dollar	0.39 AUD	15.00 AUD
Azerbaijan manat	0.49 AZN	19.00 AZN
Bahraini dinar	0.09 BHD	4.29 BHD
Belizean dollar	0.59 BZD	23.00 BZD
Bulgarian lev	0.49 BGN	19.00 BGN
Canadian dollar	0.39 CAD	14.39 CAD
CFA franc	164.00 XOF	6570.00 XOF
Croatian kuna	1.89 HRK	75.00 HRK
Czech koruna	6.19 CZK	247.00 CZK

Danish krone	1.89 DKK	74.00 DKK
Euro	0.25 EUR	10.00 EUR
Hong Kong dollar	2.19 HKD	88.00 HKD
Hungarian forint	91.00 HUF	3654.00 HUF
Israeli new shekel	0.89 ILS	35.00 ILS
Japanese yen	32.00 JPY	1304.00 JPY
Jordanian dinar	0.19 JOD	7.99 JOD
Kuwaiti dinar	0.09 KWD	No Max
Kyrgyzstani som	24.00 KGS	955.00 KGS
Malaysian ringgit	1.19 MYR	47.00 MYR
Mexican peso	5.79 MXN	231.00 MXN
Mozambican metical	18.00 MZN	720.00 MZN
New Zealand dollar	0.39 NZD	16.00 NZD
Norwegian krone	2.49 NOK	99.00 NOK
Omani rial	0.09 OMR	4.39 OMR
Philippine peso	14.00 PHP	577.00 PHP
Polish zloty	1.09 PLN	45.00 PLN
Qatari rial	0.99 QAR	40.00 QAR
Romania new lei	1.19 RON	49.00 RON
Russian ruble	21.00 RUB	849.00 RUB
Rwandan franc	282.00 RWF	11,300.00 RWF
Serbian dinar	30.00 RSD	1172.00 RSD
Singapore dollar	0.39 SGD	15.00 SGD
South African rand	4.49 ZAR	180.00 ZAR
Sri Lanka rupee	57.00 LKR	2280.00 LKR
Swedish krona	2.59 SEK	102.00 SEK
Thai baht	9.39 THB	376.00 THB
Tunisian dinar	0.79 TND	32.00 TND
Turkish lira	3.79 TRY	150.00 TRY
Ugandan shilling	1008.00 UGX	40,357.00 UGX
United Arab Emirates dirham	0.99 AED	40.00 AED
UK pounds sterling	0.19 GBP	8.00 GBP
US dollar	0.29 USD	11.00 USD
Venezuelan bolivar	1.29 VES	52.00 VES
Zambian kwacha	4.69 ZMW	189.00 ZMW
ALL Other Currencies	No Min	No Max

## 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 Withdrawal/Transfer out of PayPal	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails	PayPal shall charge a Fee in an amount equal to the amount billed

	because incorrect bank account information or delivery information is provided.	to PayPal by the institution at which you hold your account
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> <li>• If you refund a Commercial Transaction payment, PayPal will retain the Fixed Fee portion of the Commercial Transaction Fee.</li> <li>• The Buyer's PayPal Account will be credited with the full Commercial Transaction payment amount.</li> <li>• The Seller's PayPal Account will be charged with the amount initially credited to your PayPal Account in connection with the Commercial Transaction payment and the Fixed Fee portion of the Commercial Transaction Fee.</li> </ul>
	Partial Refunds	<ul style="list-style-type: none"> <li>• If you refund a Commercial Transaction payment, PayPal will retain the Fixed Fee portion of the Commercial Transaction Fee.</li> <li>• The Buyer's PayPal Account will be credited with the full Commercial Transaction payment amount.</li> <li>• The Seller's PayPal Account will be charged with the amount initially credited to your PayPal Account in connection with the Commercial Transaction payment and the Fixed Fee portion of the Commercial Transaction Fee.</li> </ul>
Rechnungskauf mit Ratepay Refund	Full, respectively partial Refunds	<ul style="list-style-type: none"> <li>• If a Rechnungskauf mit Ratepay payment is refunded, PayPal will retain the Fixed Fee portion of the Commercial Transaction Fee.</li> </ul>

		<ul style="list-style-type: none"> <li>The Buyer will be credited with the full, respectively partial, purchase price amount.</li> <li>The Seller's PayPal Account will be charged with the amount initially credited to the seller's PayPal Account in connection with the Rechnungskauf mit Ratepay payment, respectively, the non-refunded portion, and the Fixed Fee portion of the Commercial Transaction Fee.</li> </ul>
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
Inactive PayPal Account	The inactivity fee will be the lesser of the fee listed below or the remaining balance in your account.	See <a href="#">Inactive PayPal Account Fee Table below</a> .
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)
<a href="#">DE Business Debit Card</a> – Cash withdrawal fee  Use of the DE Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the <a href="#">DE PayPal Business Debit Mastercard Cardholder Agreement</a> .	The fee applies to cash withdrawals at an ATM (inside and outside DE). The ATM provider may charge additional fees.	2.00 EUR (per transaction)

## Inactive PayPal Account Table

Currency	Fee
Czech koruna	247.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3645.00 HUF
Norwegian krone	100.00 NOK
Polish zloty	45.00 PLN

Swedish krona	102.00 SEK
Swiss franc	9.99 CHF
UK pounds sterling	8.39 GBP