

# 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 rates and 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

Belgium (BE)
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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, send or receive a donation or receive a payment when you “request money” using PayPal, we call that a “commercial transaction”.

For the listings of selling rates, please visit our [PayPal Merchant Fees Page](#).

## Receiving and Sending 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	3.40% + <a href="#">fixed fee</a>
QR Code Transactions – 10.01 EUR and above	<a href="#">Commercial Transaction rates apply</a>
QR code Transactions – 10.00 EUR and below	<a href="#">Commercial Transaction rates apply</a>
<a href="#">PayPal Fundraisers (Listed Fundraisers)</a>	<a href="#">Commercial Transaction rates apply</a>
<a href="#">PayPal Fundraisers (Unlisted Fundraisers)</a>	<a href="#">No fee</a>

### 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
EEA	No fee
UK	1.29%
All other markets	1.99%

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

Currency	Fee	Currency	Fee
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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

## Standard rate for sending domestic donations

<u>Payment Type</u>	<u>Rate</u>
<u>PayPal Fundraisers (Unlisted Fundraisers)</u>	<u><a href="#">Sending and Receiving Money Rates (i.e., sending domestic personal transactions rates)</a></u>
<u>All Other Donations</u>	<u>No Fee</u>

## Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable additional percentage-based fee for international donations (international fee).

<u>Payment Type</u>	<u>Rate</u>
<u>PayPal Fundraisers (Unlisted Fundraisers)</u>	<u><a href="#">Sending and Receiving Money Rates (i.e., sending international personal transactions rates)</a></u>
<u>All Other Donations</u>	<u>No Fee</u>

## 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”.

The rates relating to personal transactions are set out below.

## Sending domestic personal transactions

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

## Sending international personal transactions

Market of recipient's address	Rate
Canada, Europe I, Europe II, Northern Europe, & US	1.99 EUR
Any other market/region	3.99 EUR

**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
3.0% 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)
US bank account	Standard	3.00% (when no <a href="#">currency conversion</a> is involved)

## 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.	3.00 EUR
Credit Card and Debit Card Confirmation(s)	Some users, in order to increase their sending limit or as PayPal may 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.	See <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .
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)
Reversal or failed direct debit payment	The fee is based on our losses. You remain entitled to demonstrate that our losses were below the amount of the fee.	3.00 EUR

### 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	Not Applicable	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD

## Inactive PayPal Account Table

Currency	Fee
Czech koruna	270.00 CZK
Danish krone	75.00 DKK
Euro	10.00 EUR
Hungarian forint	3600.00 HUF
Norwegian krone	105.00 NOK
Polish zloty	45.00 PLN
Swedish krona	100.00 SEK
Swiss franc	10.00 CHF
UK pounds sterling	9.00 GBP