

# PayPal Consumer Fees

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

PayPal has expanded its services for Ukrainian customers on a temporary basis to aid in humanitarian relief. All fees and services described on this page apply to Ukrainian personal accounts up to and including December 31, 2024 until further notice. In view of the developing situation in Ukraine, PayPal reserves the right to modify these services at any time and such modifications will be effective immediately upon notice being published on our website. Please also see [this Help Center article](#) for more information

**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 for ease of reference when calculating international transaction rates.

## Markets/Region Grouping Table

Group Name	Market/Region
European Economic Area (EEA)	Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, French Guiana, Germany, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Martinique, Mayotte, Monaco, Netherlands, Norway, Poland, Portugal, Reunion, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Vatican City State.
Europe I	Austria, Belgium, Channel Islands, Cyprus, Estonia, France (including French Guiana, Guadeloupe, Martinique, Reunion and Mayotte), Germany, Greece, Ireland, Isle of Man, Italy, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Portugal, San Marino, Slovakia, Slovenia, Spain, United Kingdom, Vatican City State.
Europe II	Albania, Andorra, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Georgia, Hungary, Kosovo, Latvia, Liechtenstein, Lithuania, Macedonia, Moldova, Poland, Romania, Russian Federation, Serbia, Switzerland, Ukraine.
Northern Europe	Aland Islands, Denmark, Faroe Islands, Finland, Greenland, Iceland, Norway, Sweden.
United Kingdom (UK)	Guernsey, Isle of Man, Jersey, & United Kingdom

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 Markets/Regions

Rates published below apply to PayPal accounts of residents of the following markets/regions:

### Markets/Regions list

Ukraine (UA)
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## Buying with PayPal

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

### Online or in-store

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

## Selling with PayPal

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".

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

## Sending and receiving payments

When you send funds (initiated from the "Friends and Family" tab of the "Send" flow) to, or receive funds into your PayPal account from, friends and family without making an underlying 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".

Personal transactions are limited in availability and may not be available in some countries. If you use your credit card as the payment method for a personal transaction, you may be charged a cash-advance fee by your credit card company.

The rates relating to personal transactions are set out below.

## Sending domestic personal transactions

Payment Method	Sender Market/Region	Rate
PayPal Balance or Bank account	Where available	No Fee (when no <a href="#">currency conversion</a> is involved)
Cards	Where available	No Fee (when no <a href="#">currency conversion</a> is involved)

**Personal payments:** If you use another payment method to partially fund the payment, the fee will be pro-rated.

## Sending international personal transactions

Payment Method	Sender Market/Region	Recipient Market/Region	Rate
PayPal Balance or Bank account	UA	Canada, Europe I, Europe II, Northern Europe, & US	1.99 EUR
		Any other market	3.99 EUR
Cards	UA	Canada, Europe I, Europe II, Northern Europe, & US	1.99 EUR + 3.4% + <a href="#">fixed fee</a>
		Any other market	3.99 EUR + 3.4% + <a href="#">fixed fee</a>

**Personal 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 "[Currency Conversions](#)" also apply. If you use another payment method to partially fund the payment, the fee will be pro-rated.

## Fixed fee for personal 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

## 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](#).

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). 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.

Market/Region	Rate
Ukraine	4.0%

## 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.

Market/Region	Rate
Ukraine	No Fee

## Conversions in all other cases

Rates for all other currency conversions:

Rate
3.0%

# 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 [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	Market/Region	Rate
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Cards	UA	No Fee (when no <a href="#">currency conversion</a> is involved)
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**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 [currency conversion fees](#).*

## 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
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> .

### 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