

**Last Updated: 11, March 2021**

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 of the same country/territory.

**International:** A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different countries/territories. Certain countries are grouped together when calculating international transaction rates. For a listing of our groupings, please access our [Country/Territory Grouping Table](#).

**Country Code Table:** We may refer to two-letter country/territory codes throughout our fee pages. For a complete listing of PayPal country codes, please access our [Country Code Table](#).

# Relevant Countries/ Territories

Rates published below apply to PayPal accounts of residents of the following countries/territories:

## Countries/Territories list

Canada (CA)
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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, 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

Transaction Type	Rate
Commercial Transactions	2.90% + <a href="#">fixed fee</a>
QR code Transactions – 10.01 CAD and above	1.90% + <a href="#">fixed fee</a>
QR code Transactions – 10.00 CAD and below	2.40% + <a href="#">fixed fee</a>

## Receiving international transactions

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

Additional percentage-based fee for international commercial transactions

Payment Type	Rate
US - Commercial Transactions	0.80%
All other countries - Commercial Transactions	1.00%
US - QR code Transactions	0.80%
All other countries - QR code Transactions	1.00%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP

Currency	Fee
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

**Fixed fee for QR code transactions 10.01 CAD and above (based on currency received)**

Currency	Fee
Australian dollar	0.10 AUD
Brazilian real	0.20 BRL
Canadian dollar	0.10 CAD
Czech koruna	3.00 CZK
Danish krone	0.70 DKK
Euro	0.10 EUR
Hong Kong dollar	0.80 HKD
Hungarian forint	30.00 HUF
Israeli new shekel	0.40 ILS
Japanese yen	12.00 JPY
Malaysian ringgit	0.70 MYR
Mexican peso	2.00 MXN

Currency	Fee
New Taiwan dollar	3.00 TWD

Currency	Fee
New Zealand dollar	0.15 NZD
Norwegian krone	1.00 NOK
Philippine peso	5.00 PHP
Polish zloty	0.50 PLN
Russian ruble	3.00 RUB
Singapore dollar	0.20 SGD
Swedish krona	1.00 SEK
Swiss franc	0.10 CHF
Thai baht	4.00 THB
UK pounds sterling	0.10 GBP
US dollar	0.10 USD

**Fixed fee for QR code transactions 10.00 CAD and below (based on currency received)**

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.50 CZK
Danish krone	0.35 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	6.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	1.50 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.50 SEK
Swiss franc	0.05 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 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 received in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

### Receiving domestic charity transactions

Transaction Type	Rate
Charity Transactions	1.60% + <a href="#">fixed fee</a>

### Receiving international charity transactions

Transaction Type	Rate

Transaction Type	Rate
Charity Transactions	1.60% + <a href="#">fixed fee</a>
All other countries	2.60% + <a href="#">fixed fee</a>

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

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD

Currency	Fee
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

## Advanced Credit and Debit Card Payments

Use of Advanced Credit and Debit Card Payments is subject to eligibility, application, approval by PayPal and your acceptance of the terms of your country's/territory's [Advanced Credit and Debit Card Payments and Virtual Terminal Agreement](#). These rates will apply to all commercial transaction card payments received using Advanced Credit and Debit Card Payments.

### Receiving transactions using Advanced Credit and Debit Card Payments

Payment type	Rate
Advanced Credit and Debit Card Payments	2.70% + <a href="#">fixed fee</a>

### Fixed fee for Advanced Credit and Debit Card transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY

Currency	Fee
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
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 [Annex 1](#) of your country's APM agreement. You must accept the terms of your country's [APM agreement](#) before receiving APM payments.

## PayPal Here Rates

Our PayPal Here solution is ideal for getting you paid while on the go or bringing the checkout experience directly to your customer anywhere or at any time. Use of PayPal Here is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the [PayPal Here agreement](#). These rates will apply to all commercial transaction payments received using PayPal Here.

### Standard rate for receiving transactions using PayPal Here

Payment type	Rate
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Payment type	Rate
Keyed Transactions	3.50% + 0.15 CAD
PayPal Transactions	2.70%
Swiped Transactions	2.70%

## Receiving international transactions using PayPal Here

Payment Type	Rate
Keyed Transactions	4.50% + 0.15 CAD
PayPal Transactions	3.70%
Swiped Transactions	3.70%

# PayPal Website Payments Pro and Virtual Terminal Rates

PayPal's Website Payments Pro (Pro) and Virtual Terminal (VT) solutions can be integrated into your online and in-person checkout solutions, providing you and your customers with flexibility and security when processing payments. You must accept the terms of your country's [PayPal Website Payments Pro and Virtual Terminal Agreement](#) before receiving Pro/VT payments.

Use of Pro and/or VT is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the [PayPal Website Payments Pro and Virtual Terminal Agreement](#). These rates will apply to all commercial transaction payments received using Pro and/or VT. Any reference to "fixed fee" for Pro transactions means the fixed fee for Pro and VT transactions.

Capitalized terms in this section are defined in the [PayPal Website Payments Pro and Virtual Terminal Agreement](#).

## Receiving transactions using Pro

Payment type	Rate
Canada Transactions	2.90% + <a href="#">fixed fee</a>
US Transactions	3.70% + <a href="#">fixed fee</a>
Other International Transactions	3.90% + <a href="#">fixed fee</a>
American Express Transactions	3.50%

**Discount Rates:** Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the [PayPal Website Payments Pro and Virtual Terminal Agreement](#).

## Receiving transactions using VT

Payment type	Rate
Canada Transactions	3.10% + <a href="#">fixed fee</a>
US Transactions	3.90% + <a href="#">fixed fee</a>
Other International Transactions	4.10% + <a href="#">fixed fee</a>
American Express Transactions	3.50%

**Discount Rates:** Discounts based on monthly sales volume may be available for qualified merchants. Charitable organization discounts do not apply. For more information, please refer to the [PayPal Website Payments Pro and Virtual Terminal Agreement](#).

## Volume-based rates for receiving transactions using Pro & VT

Subject to eligibility, application and approval by PayPal. 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 [PayPal Website Payments Pro and Virtual Terminal Agreement](#) for more details.

Payment type	Aggregate monthly amount of commercial transactions received	Rate
PayPal's Website Payments Pro (Pro)	0.01 – 3000.00 CAD	<a href="#">Standard Pro Transaction Rates Apply</a>
	3000.01 – 12,000.00 CAD	2.50% + <a href="#">fixed fee</a>
	12,000.01 + CAD	2.20% + <a href="#">fixed fee</a>
PayPal's Website Payments Pro (Pro) – American Express	Any	<a href="#">Standard Pro Transaction Rates Apply</a>
Virtual Terminal (VT)	0.01 – 3000.00 CAD	<a href="#">Standard VT Transaction Rates Apply</a>
	3000.01 – 12,000.00 CAD	2.70% + <a href="#">fixed fee</a>
	12,000.01 + CAD	2.40% + <a href="#">fixed fee</a>
Virtual Terminal (VT) – American Express	ANY	<a href="#">Standard VT Transaction Rates Apply</a>

## Charity rates for receiving transactions using Pro & VT

Subject to eligibility, application and approval by PayPal. 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 [PayPal Website Payments Pro and Virtual Terminal Agreement](#) for more details.

Payment type	Rate

Payment type	Rate
PayPal's Website Payments Pro (Pro)	2.20% + <a href="#">fixed fee</a>
PayPal's Website Payments Pro (Pro) – American Express	<a href="#">Standard Pro Transaction Rates Apply</a>
Virtual Terminal (VT)	2.40% + <a href="#">fixed fee</a>
Virtual Terminal (VT) – American Express	<a href="#">Standard VT Transaction Rates Apply</a>

## Fixed fee for Pro & VT transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN

Currency	Fee
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

## Other fees for using Pro or VT

Activity	Description	Fee
Advanced Fraud Management Filters	Optional Service	<ul style="list-style-type: none"> <li>• 20.00 CAD per month</li> <li>• 0.05 CAD per transaction</li> </ul>
Advanced Fraud Protection Services	Optional Service	<ul style="list-style-type: none"> <li>• 10.00 CAD per month</li> <li>• 0.05 CAD per transaction</li> </ul>
Additional Risk Factors	If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Card Verification Transactions	For each account verification request <ul style="list-style-type: none"> <li>• Applies only to Visa &amp; MasterCard transactions</li> </ul>	0.30 CAD
Failure to implement Express Checkout	If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice.	1.00% per transaction
Monthly Fees	PayPal Payments Advanced	10.00 CAD
	PayPal Payments Pro	35.00 CAD + GST/HST
	Websites Payments Pro	35.00 CAD + GST/HST
	Virtual Terminal	35.00 CAD + GST/HST
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction via Direct Payment or Virtual Terminal	0.30 CAD

# Payment Gateway

[Payflow Pro](#) gives you the flexibility to design a checkout page that matches your site’s branding, and [Payflow Link](#) comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the [Payflow Gateway Services Agreement](#).

## Receiving transactions using Payflow

Payment type	Fee
Payflow Pro Transaction	0.10 CAD
Payflow Link Transaction	0.10 CAD

## Other fees for using Payflow

Activity	Description	Fee
Monthly Fees	Payflow Pro	25.00 + GST/HST
	Payflow Link	No fee
PayPal Recurring Billing Service (Monthly)	Payflow Pro	10.00 CAD
	Payflow Link	10.00 CAD
PayPal Fraud Protection Services (Monthly)	Basic Package	No fee
	Advanced Package	10.00 CAD
	Buyer Authentication +	10.00 CAD

# 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
Canada & US	2% of total transaction amount (not to exceed the domestic <a href="#">maximum fee cap below</a> )

Transaction	Rate
<b>Canada &amp; US</b> <ul style="list-style-type: none"> <li>When using the Payouts API</li> </ul>	Flat Rate see <a href="#">fee table below</a>
<b>Other International PayPal Payouts</b>	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )

## Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
<b>Australian dollar</b>	1.25 AUD	0.32 AUD	24.00 AUD
<b>Brazilian real</b>	2.00 BRL	0.50 BRL	40.00 BRL
<b>Canadian dollar</b>	1.25 CAD	0.32 CAD	24.00 CAD
<b>Czech koruna</b>	24.00 CZK	6.00 CZK	400.00 CZK
<b>Danish krone</b>	6.00 DKK	1.50 DKK	120.00 DKK
<b>Euro</b>	0.85 EUR	0.22 EUR	16.00 EUR
<b>Hong Kong dollar</b>	7.00 HKD	1.75 HKD	160.00 HKD
<b>Hungarian forint</b>	210.00 HUF	53.00 HUF	6000.00 HUF
<b>Israeli new shekel</b>	4.00 ILS	1.00 ILS	80.00 ILS
<b>Japanese yen</b>	120.00 JPY	30.00 JPY	2000.00 JPY
<b>Malaysian ringgit</b>	4.00 MYR	Not Applicable	80.00 MYR
<b>Mexican peso</b>	11.00 MXN	2.75 MXN	300.00 MXN
<b>New Taiwan dollar</b>	33.00 TWD	8.00 TWD	800.00 TWD
<b>New Zealand dollar</b>	1.50 NZD	0.38 NZD	30.00 NZD
<b>Norwegian krone</b>	6.75 NOK	1.70 NOK	120.00 NOK
<b>Philippine peso</b>	50.00 PHP	12.50 PHP	1000.00 PHP
<b>Polish zloty</b>	3.00 PLN	0.75 PLN	60.00 PLN
<b>Russian ruble</b>	30.00 RUB	60.00 RUB	600.00 RUB
<b>Singapore dollar</b>	1.60 SGD	0.40 SGD	32.00 SGD

Currency	CA & US Maximum Fee Cap	CA & US – When using the Payouts API Fee	Other International Maximum Fee Cap
Swedish krona	9.00 SEK	2.25 SEK	160.00 SEK
Swiss franc	1.30 CHF	0.33 CHF	20.00 CHF
Thai baht	36.00 THB	9.00 THB	800.00 THB
UK pounds sterling	0.65 GBP	0.17 GBP	14.00 GBP
US dollar	1.00 USD	0.25 USD	20.00 USD

## Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for businesses that process payments under 12.00 CAD. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please [contact us](#) to apply for the Micropayment rate.

### Receiving micropayments

Transaction	Rate
Canada and US	5.0% + micropayments <a href="#">fixed fee</a>
Other International micropayments	6.0% + micropayments <a href="#">fixed fee</a>

### Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.67 CZK
Danish krone	0.43 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD

Currency	Fee
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	7.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.54 SEK
Swiss franc	0.09 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
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:

### Chargeback fees

Currency	Fee



Currency	Fee
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK
Euro	16.00 EUR
Hong Kong dollar	155.00 HKD
Hungarian forint	4,325.00 HUF
Israeli new shekel	75.00 ILS
Japanese yen	1,875.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	250.00 MXN

Currency	Fee
New Taiwan dollar	625.00 TWD
New Zealand dollar	28.00 NZD
Norwegian krone	125.00 NOK
Philippine peso	900.00 PHP
Polish zloty	65.00 PLN
Russian ruble	640.00 RUB
Singapore dollar	28.00 SGD
Swedish krona	150.00 SEK
Swiss franc	22.00 CHF
Thai baht	650.00 THB
UK pounds sterling	14.00 GBP
US dollar	20.00 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 Dispute Fees

Currency	Fee
Australian dollar	25.00 AUD
Brazilian real	65.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	350.00 CZK
Danish krone	100.00 DKK
Euro	14.00 EUR
Hong Kong dollar	115.00 HKD
Hungarian forint	4,585.00 HUF
Indian Rupee	1080.00 INR
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

Currency	Fee
New Taiwan dollar	455.00 TWD
New Zealand dollar	25.00 NZD
Norwegian krone	140.00 NOK
Philippine peso	760.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1125.00 RUB
Singapore dollar	20.00 SGD
Swedish krona	145.00 SEK

Currency	Fee
Swiss franc	15.00 CHF
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP
US dollar	15.00 USD

## High Volume Dispute Fees

Currency	Fee
Australian dollar	50.00 AUD
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD
Hungarian forint	9170.00 HUF
Indian Rupee	2160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

Currency	Fee
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD
Norwegian krone	280.00 NOK

Currency	Fee
Philippine peso	1520.00 PHP
Polish zloty	120.00 PLN
Russian ruble	2250.00 RUB
Singapore dollar	40.00 SGD
Swedish krona	290.00 SEK
Swiss franc	30.00 CHF
Thai baht	930.00 THB
UK pounds sterling	24.00 GBP
US dollar	30.00 USD

## Currency Conversions

For information about how we convert currency, please see the [user agreement](#). The fee depends on the type of transaction and currency being converted. You will be charged the minimum rates set out below, or such other amounts as may be disclosed to you during the transaction.

### Converting payments in another currency

For any currency conversions that occur when sending/receiving personal payments, commercial transactions and when using PayPal Payouts or Mass Pay products:

Currency	Minimum Rate
Canadian dollar	4.00%
US dollar	4.00%
All Other Currencies	4.00%

**Notice:** Residents of Quebec will be charged the minimum rate set out above.

### Conversions in all other cases

For all other currency conversions:

Minimum Rate

Minimum Rate
3.00%

**Notice:** Residents of Quebec will be charged the minimum rate set out above.

# E-cheque Fees

Sometimes the sender of a payment you receive may use an E-cheque as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the [User Agreement](#) for more information about E-cheque. When you receive an E-cheque 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 E-cheque fees

Country	Rate
Per each payment transaction	<a href="#">Commercial Transaction Rates</a>

## Maximum fee cap for E-cheque

Currency	Maximum fee cap
Australian dollar	300.00 AUD
Brazilian real	500.00 BRL
Canadian dollar	300.00 CAD
Czech koruna	5000.00 CZK
Danish krone	1500.00 DKK
Euro	200.00 EUR
Hong Kong dollar	2500.00 HKD
Hungarian forint	54000.00 HUF
Israeli new shekel	1160.00 ILS
Japanese yen	24,000.00 JPY

Currency	Maximum fee cap
Malaysian ringgit	1000.00 MYR
Mexican peso	3500.00 MXN
New Taiwan dollar	9000.00 TWD
New Zealand dollar	400.00 NZD
Norwegian krone	1600.00 NOK
Philippine peso	13,000.00 PHP
Polish zloty	800.00 PLN
Russian ruble	12,000.00 RUB
Singapore dollar	400.00 SGD
Swedish krona	1800.00 SEK
Swiss franc	300.00 CHF
Thai baht	9000.00 THB
UK pounds sterling	200.00 GBP
US dollar	300.00 USD

## Transfers Out of PayPal

You can typically transfer money out of PayPal to your linked bank account or eligible cards. A currency conversion (and [currency conversion fees](#)) may also apply.

### Transferring balance from a business PayPal account

Transfer to	Transfer Type	Rate
Bank account	Local	No Fee (when no <a href="#">currency conversion</a> is involved)
Cards	Instant	1.00% of amount transferred
	<ul style="list-style-type: none"> <li>With eligible linked debit card</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Maximum fees apply based on the card withdrawal currency, in the table below</a></li> </ul>
	<ul style="list-style-type: none"> <li><a href="#">Withdrawal limits apply.</a></li> </ul>	

### Withdrawal Limits

Frequency	Maximum (up to)
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Frequency	Maximum (up to)
Per transaction	5000.00 CAD
Per day	5000.00 CAD
Per week	5000.00 CAD
Per month	15000.00 CAD

## Maximum fees

Based on withdrawal currency:

Currency	Maximum Fee
Canadian dollar	10.00 CAD

## 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
<b>Bank Return on Transfer out of PayPal</b>	This fee is charged when a transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	No Fee
<b>Commercial Transaction Refunds</b>	Full Refunds	<ul style="list-style-type: none"> <li>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.</li> </ul>
	Partial Refunds	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Credit Card and Debit Card Confirmation(s)</b>	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	Fee
Australian dollar	2.00 AUD
Brazilian real	4.00 BRL
Canadian dollar	2.45 CAD
Czech koruna	50.00 CZK
Danish krone	12.50 DKK
Euro	1.50 EUR
Hong Kong dollar	15.00 HKD
Hungarian forint	400.00 HUF
Israeli new shekel	8.00 ILS
Japanese yen	200.00 JPY
Malaysian ringgit	Not Applicable
Mexican peso	20.00 MXN

Currency	Fee
New Taiwan dollar	70.00 TWD
New Zealand dollar	3.00 NZD
Norwegian krone	15.00 NOK
Philippine peso	100.00 PHP
Polish zloty	6.50 PLN
Russian ruble	60.00 RUB
Singapore dollar	3.00 SGD
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP



Currency	Fee
US dollar	1.95 USD