

PayPal Fees

	Personal Account	Premier/Business Account
Open an Account	Free	Free
Send Money	Free	Free
Withdraw Funds	Free for bank accounts in the US Fees for other banks	Free for bank accounts in the US Fees for other banks
Add Funds	Free	Free
Receive payments funded by PayPal Balance, PayPal Instant Transfer or PayPal eCheck	Free	1.9% to 2.9% + \$0.30 USD††
Receive payments funded by Credit Card, Debit Card or Buyer Credit	4.9% + \$0.30 USD† (limit of 5 transactions per 12 month period)** 4.9% plus \$0.30 USD for card payments received using PayPal on Skype	1.9% to 2.9% + \$0.30 USD††
Multiple Currency Transactions	Exchange rate includes a 2.5% fee** Fees for cross border payments	Exchange rate includes a 2.5% fee** Fees for cross border payments

† These fees apply to U.S. users only. For Canadian fees, [click here](#). For European fees, [click here](#). Otherwise, [click here](#).

** If your transaction involves a currency conversion, it will be completed at a retail foreign exchange rate determined by PayPal, which is adjusted regularly based on market conditions. This exchange rate includes a 2.5% spread above the wholesale exchange rate at which PayPal obtains foreign currency, and the spread is retained by PayPal. The specific exchange rate that applies to your multiple currency transaction will be displayed at the time of the transaction.

** Personal accounts may not receive payments funded by credit card, debit card or Buyer Credit for eBay or eBay Express transactions without upgrading to Premier or Business accounts.

†Does not apply to [Website Payments Pro](#) or [Virtual Terminal](#).