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Policy Updates

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This page informs users in advance of important changes to the PayPal Service, its User Agreement, or other policies. **We encourage you to review this Policy Update to familiarize yourself with all of the changes that are being made to the PayPal User Agreement.** These updates will be posted at least 30 days prior to their effective date.

Amendment to the PayPal User Agreement

Effective Date: Nov 18, 2014

1. Clause 4.3 ("Negative Balances and Multiple Currencies") of the PayPal User Agreement will be amended as follow:

4.3 Negative Balances and Multiple Currencies. If your Account has a negative balance, PayPal may set-off the negative balance with any funds that you subsequently add or receive into your Account. If you have multiple currency balances in your Account and one of the currency balances becomes negative for any reason, PayPal may set-off the negative balance by using funds you maintain in a different currency balance. If you open more than one Account, PayPal may set off the negative balance in one Account by using any balance that you maintain in your other Account(s). In the event that a negative balance is offset by PayPal pursuant to this paragraph, it may be bundled with another debit coming out of your Account.

2. Changes to eligibility requirements (clause 7.2 of the PayPal User Agreement) and Dispute Resolution process (clause 7.5 of the PayPal User Agreement) under PayPal Buyer Protection:

To be eligible for PayPal Buyer Protection, Users will be able to open a Dispute within 180 Days (with the exception of buyers in Latin America which must open a Dispute within 45 Days) of the date the Users sent the payment.

3. Clause 7.3 ("Ineligible Items") of the PayPal User Agreement will be amended as follows:

7.3 Ineligible Items. PayPal Buyer Protection only applies to PayPal payments for certain tangible, physical goods. Payments for the following are not eligible for reimbursement under PayPal Buyer Protection:

- Intangible items, including Digital Goods (subject to exceptions as listed in Section 7.6)
- Services
- Real estate
- Businesses (when you buy a business)
- Vehicles, including motorcycles, caravans, aircrafts and boats
- Custom made items with SNAD issues
- Travel tickets, including airline flight tickets
- Items that violate PayPal's Acceptable Use Policy
- Purchases made on eBay that violate eBay's Prohibited or Restricted Items Policy
- Items which you collect in person, or arrange to be collected on your behalf, including at a retail point of sale
- Industrial machinery used in manufacturing
- Items equivalent to cash, including prepaid or gift cards
- Personal Payments

4. Section 9 ("PayPal Seller Protection") of the PayPal User Agreement will be amended to reflect that Sellers who sell or market to buyers in other countries should read the PayPal Buyer Protection policies of the countries in which the target buyers are based as these policies will apply to them as a Payment Recipient or Seller.

5. Clause 11.1(b) ("Liability for Claims under PayPal Buyer Protection") of the PayPal User Agreement will be amended as follows:

1. Liability for Claims under PayPal Buyer Protection. If you are a Seller and you lose a Claim filed directly with PayPal, you will be required to reimburse PayPal for your liability. Where you receive payment from a PayPal Account holder in another country and we determine under the Buyer Protection policy of that country that the funds received should be returned or reversed, you will be required to reimburse PayPal for your liability (before receiving payment from a PayPal Account holder in another country, you should review the relevant PayPal Buyer Protection policies available here). Your liability will include the full purchase price of the item plus the original shipping cost (and in some cases you may not receive the item back), and the PayPal Fees that you were charged for the transaction. PayPal Seller Protection will cover your liability for eligible Claims based on Item not Received, and eligible Unauthorized Transactions - see Section 9 (PayPal Seller Protection) above.

If a buyer files a Significantly Not as Described (SNAD) Claim for an item he or she purchased from you, you will generally be required to accept the item back and refund the buyer the full purchase price plus original shipping costs. You will not receive a refund on your PayPal Fees. Further, if you lose a SNAD Claim because we, in our sole discretion, reasonably believe the item you sold is counterfeit, you will be required to provide a full refund to the buyer and you will not receive the item back. In some cases (for instance, if you lose a SNAD Claim because the item you sold is counterfeit) you might not receive the item back from the buyer (for instance, it may be disposed of or otherwise irreversibly dealt with). PayPal Seller Protection will not cover your liability for SNAD Claims.

6. Exhibit A – Fees of the PayPal User Agreement will be amended to include Payout Fees:

b. **Mass Payments / Payouts Fee.**

Activity	Country	Mass Payments / Payouts Fee

Sending Mass Payments or Payouts	All countries except as listed below	Domestic payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee* per recipient as listed below.
		International payments:	
	Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia, Turkey, Ukraine	Domestic payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee per recipient as listed below**.
		International payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee per recipient as listed below***.
	Hong Kong, China, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand	Domestic payments (if available):	2% of the payment up to a Maximum Mass Payment/Payout Fee* per recipient as listed below.
		International payments:	2% of the payment up to a Maximum Mass Payment/Payout Fee* per recipient as listed below****.
*Maximum Mass Payments / Payouts Fee		Currency:	Maximum Fee per recipient:
		Australian Dollar:	\$1.25 AUD
		Brazilian Real:	R\$2.00 BRL
		Canadian Dollar:	\$1.25 CAD
		Czech Koruna:	24.00 CZK
		Danish Kroner:	6.00 DKK
		Euro:	€0.85 EUR
		Hong Kong Dollar:	\$7.00 HKD
		Hungarian Forint:	210.00 HUF
		Israeli New Shekel:	4.00 ILS
		Japanese Yen:	¥120.00 JPY
		Malaysian Ringgit:	4.00 MYR
		Mexican Peso:	11.00 MXN
		New Zealand Dollar:	\$1.50 NZD

		Norwegian Krone:	6.75 NOK
		Philippine Peso:	50.00 PHP
		Polish Zloty:	3.00 PLN
		Russian Ruble:	30 RUB
		Singapore Dollar:	\$1.60 SGD
		Swedish Krona:	9.00 SEK
		Swiss Franc:	1.30 CHF
		Turkish Lira:	1.50 TRY
		U.K. Pounds Sterling:	£0.65 GBP
		U.S. Dollar:	\$1.00 USD
**Maximum Mass Payments / Payouts Fee for domestic payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia, Turkey, Ukraine		Currency:	Maximum Fee per recipient:
		Australian Dollar:	\$8 AUD
		Brazilian Real:	R \$12 BRL
		Canadian Dollar:	\$7 CAD
		Czech Koruna:	140 CZK
		Danish Krone:	42 DKK
		Euro:	€6 EUR
		Hong Kong Dollar:	\$55 HKD
		Hungarian Forint:	1540 HUF
		Israeli Shekel:	25 ILS
		Japanese Yen:	¥600 JPY
		Malaysian Ringgit:	25 MYR
		Mexican Peso:	85 MXN
		New Zealand Dollar:	\$10 NZD
		Norwegian Krone:	45 NOK
		Philippine Peso:	320 PHP

		Polish Zlotych:	23 PLN
		Russian Ruble:	240 RUB
		Singapore Dollar:	\$10 SGD
		Swedish Krona:	50 SEK
		Swiss Franc:	8 CHF
		Taiwan New Dollar:	\$220 TWD
		Thai Baht:	230 THB
		Turkish Lira:	12 TRY
		U.K. Pounds Sterling:	£5 GBP
		U.S. Dollar:	\$7 USD
***Maximum Mass Payments / Payouts Fee for international payments from: Albania, Andorra, Bosnia and Herzegovina, Croatia, Georgia, Iceland, Moldova, Monaco, Serbia, Turkey, Ukraine		Currency:	Maximum Fee per recipient:
		Australian Dollar:	\$50 AUD
		Brazilian Real:	R \$75 BRL
		Canadian Dollar:	\$45 CAD
		Czech Koruna:	850 CZK
		Danish Krone:	250 DKK
		Euro:	€35 EUR
		Hong Kong Dollar:	\$330 HKD
		Hungarian Forint:	9250 HUF
		Israeli Shekel:	160 ILS
		Japanese Yen:	¥4000 JPY
		Malaysian Ringgit:	150 MYR
		Mexican Peso:	540 MXN
		New Zealand Dollar:	\$60 NZD
		Norwegian Krone:	270 NOK
		Philippine Peso:	1900 PHP

		Polish Zlotych:	140 PLN
		Russian Ruble:	1400 RUB
		Singapore Dollar:	\$60 SGD
		Swedish Krona:	320 SEK
		Swiss Franc:	50 CHF
		Taiwan New Dollar:	\$1350 TWD
		Thai Baht:	1400 THB
		Turkish Lira:	80 TRY
		U.K. Pounds Sterling:	\$30 GBP
		U.S. Dollar:	\$45 USD
****Maximum Mass Payments / Payouts Fee for international payments from: China, Hong Kong, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand		Currency:	Maximum Fee Per Recipient:
		Australian Dollar:	\$60 AUD
		Brazilian Real:	R\$100 BRL
		Canadian Dollar:	\$60 CAD
		Czech Koruna:	1000 CZK
		Danish Kroner:	300 DKK
		Euro:	€40 EUR
		Hong Kong Dollar:	\$400 HKD
		Hungarian Forint:	15,000 HUF
		Israeli Shekel:	200 ILS
		Japanese Yen:	¥5,000 JPY
		Malaysian Ringgit:	200 MYR
		Mexican Peso:	750 MXN
		New Zealand Dollar:	\$75 NZD
		Norwegian Krone:	300 NOK
		Philippine Peso:	2,500 PHP

		Polish Zloty:	150 PLN
		Russian Ruble:	1500 RUB
		Singapore Dollar:	\$80 SGD
		Swedish Krona:	400 SEK
		Swiss Franc:	50 CHF
		New Taiwan Dollar:	\$2,000 TWD
		Thai Baht:	2,000 THB
		Turkish Lira:	75.00 TRY
		U.K. Pounds Sterling:	£35 GBP
		U.S. Dollar:	\$50 USD

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