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Thread: [Upgrade to paypal business account or nah?](#)

Yoshi - August 4, 2015, 7:34 am

Wondering if I should upgrade to a business account or not. Don't have a real "business" just going to use it for selling/buying virtual stuff.

I am using a legit verified premier account, located in the netherlands 18+.

Got a few questions:

- Will a business account get limited faster if it is only getting payments send as friends or family (aka gift)?
- Or can I start receiving payments for digital items as goods and services on a business account without worrying about losing chargebacks?
- Can I get a business account unlimited without owning a real business?

Please only answer if you are sure about this.

Thanks ?

NoHax - August 4, 2015, 8:34 am

I had a business account..

It got limited, after showing proof of my names and shit they kept on trying to "Take me down"... Lastly they needed a TAX number, which i don't have.

#RipMyPaypal

24/7 - August 4, 2015, 8:46 am

If you follow paypal's rules as you said (18+, verified account) there is no need to upgrade your account.

Eilif - August 4, 2015, 9:35 am

Fastest way to get limited is probly receiving gifts on a business account.

Also, when you have troubles, they might ask the name of your company and even VAT/TAX number as required information. Failing to provide them, will result into close down at some cases.

Premier is likely best for "individuals who buy and sell actively".

gore - August 4, 2015, 10:00 am

(Aug 4, 2015 07:34 AM)Yoshi Wrote: [\[CITE\]](#) without worrying about losing chargebacks? You can always lose a chargeback no matter the accounts standing.

And you can just put yourself as the business, as they usually don't go into details. Although idk how it works in the Netherlands because I can just put my social on it.

Mine was a personal PayPal and business but I never used it for anything business like. Got fucked in the ass by them, but that's unrelated lol.

Balding - August 4, 2015, 10:03 am

Business accounts are for exactly what you would think they're for, business. If you have a fully verified paypal then don't upgrade.