

Forum:[Hack Forums](#)

Thread: [I owe Paypal money and my Debit card is linked, what can they do?](#)

Ebollie - February 3, 2017, 10:30 am

So I made a Paypal payment of \$72, obviously they tried to take it out of my debit card however because I didn't have enough money my bank gave me until 3:30 to have the money in my account or it could be reversed. Never put money in my bank account so the money went out of my debit account and my bank said fuck off to Paypal and reversed it, now I owe Paypal \$72...

What are Paypal going to do? I've read that they can't really do much except sell your debt to a debt collector and put you in bad credit, but its \$72. Do I just get emails telling me to pay the debt back? They have my real address and home telephone number so I assume they'll call that for a bit?

EDIT: UK

Stendoh - February 3, 2017, 10:33 am

im not really sure but it happened to me a lot. they just keep calling and emailing you to pay or they involve law enforcement, never happened tho

Eagerkid - February 3, 2017, 10:33 am

Yeah they will call until you pay basically, and even on \$72 you could get bad credit. I would look up debt collector laws because in some states that have different laws. Like for example they are not allowed to call you around 6PM in NY I believe since that would be considered dinner time. If you know the law well and they do call which might happen, you could tell them they are harassing you and maybe they can drop it

Malentor - February 3, 2017, 10:33 am

You wont get your paypal limited trust me, just pay that. Or you'll have to search another payment processor which is kinda hard because PayPal is the most used one.

VirtualFrost - February 3, 2017, 10:34 am

I've only seen stories that 'if it's only a low amount, all they do is send emails'. I can't see that being true if they have your details. Why did you try make a payment if you didn't have the money, wouldn't that just be fraud?

Ebollie - February 3, 2017, 10:49 am

(Feb 3, 2017 11:33 AM)ihopeshe18 Wrote: [\[CITE\]](#) Yeah they will call until you pay basically, and even on \$72 you could get bad credit. I would look up debt collector laws because in some states that have different laws. Like for example they are not allowed to call you around 6PM in NY I believe since that would be considered dinner time. If you know the law well and they do call which might happen, you could tell them they are harassing you and maybe they can drop it

Live in the UK, guess our laws are more outlined than different states, im sure if I told paypal they are breaking MY law they'll tell me its not breaking their law, based in Luxembourg i believe

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PayPal limited is not a problem, I know I wont be able to use it until I pay off the neg balance, I don't

really use PayPal for anything in the UK other than things online, but nothing important.

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I had the money I just withdrew it IRL before Paypal took it, I can pay it off and have intentions to pay it off being a student and stuff if I can have money this money for a week longer before paying it off it helps...Chicken pasta for dinner instead of chicken Supernoodles...

Inspiring - February 3, 2017, 12:34 pm

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<https://i.imgur.com/ld4pzfb.png>

https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000000MfToaAAF

I don't understand how paypal keep giving people credit (ie: so its possible for you to owe them money)

Egregious Jr. - February 3, 2017, 7:22 pm

You don't want to disrupt your credit. It's just \$72, can't you pay?

Are you under 18? Cause I'm pretty sure a minor can't be held liable for debt.

ohxerxe - February 3, 2017, 7:26 pm

That 72 could soon be more when a debt collector gets the case it will be upwards of a few hundred most likely if not more every day after they contact you.

Nerdi - February 3, 2017, 7:29 pm

Credit score... \$72 is nothing compared to the hit your credit could take before this gets resolved...

Yin Yang - February 3, 2017, 7:32 pm

They'll call a debt collecting agency and get their \$ back

LastSession - February 3, 2017, 7:33 pm

Just pay it. And if you wonder whether they can just withdraw the money from your bank account since it's linked to your PP account, no they cannot. To be reassured, just call your bank and tell them that you don't want allow PayPal anymore to make debit entries.

Ebollie - February 3, 2017, 8:45 pm

(Feb 3, 2017 01:34 PM)Inspiring Wrote: [\[CITE\]](#) <https://i.imgur.com/ld4pzfb.png>

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Money was supposed to come from my bank but it was too much for my bank to do, I don't have an overdraft, so the bank outright denied it

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Yeah i'll pay it back asap aha

SIM-2273342 - February 3, 2017, 9:08 pm

Your credit won't get fucked. Everyone who is saying that has most likely never dealt with PP nor been in the negatives with them.

Prylec - February 3, 2017, 9:11 pm

Nothing will happen lol. Don't stress, just don't log back into the account

SIM-2273342 - February 3, 2017, 9:12 pm

(Feb 3, 2017 10:11 PM)Prylec Wrote: [\[CITE\]](#) Nothing will happen lol. Don't stress, just don't log back into the account

Pretty much this. PP limited me when I had about \$600 in the account, had a ton of friends chargeback the amount and pay me in BTC. Ended up like \$100 negative, nothing ever happened.

Riggs - February 3, 2017, 9:15 pm

(Feb 3, 2017 11:33 AM)Emulations Wrote: [\[CITE\]](#) im not really sure but it happened to me a lot. they just keep calling and emailing you to pay or they involve law enforcement, never happened tho Debt collection, not law enforcement.

Am yet to see PayPal get the police to arrest someone for failing to pay \$72.

Xez - February 3, 2017, 10:51 pm

(Feb 3, 2017 10:08 PM)Romania Wrote: [\[CITE\]](#) Your credit won't get fucked. Everyone who is saying that has most likely never dealt with PP nor been in the negatives with them.

It depends on where you live, paypal sent debt to a collection agency after ~3 months, and it did appear on my credit (once i could check it) despite me being well under 18 at the time.