

Forum:[Hack Forums](#)

Thread: [What happens when ur PP balance is negative?](#)

Dope - January 24, 2019, 12:53 pm

I've been wondering..

What happens when your PayPal balance is negative?

Do they take the money out of your account or can you remove your card/banking information even though you're in negative?

I'd be glad if you shared any kind of experience with this.

Spoiler ([Click to View](#)) Just making it clear- I'M NOT IN THIS SITUATION. I literally just want advice for the future if this happened. Thanks.

ririki - January 24, 2019, 1:12 pm

nothing really much happens if its low amount of money, but you better pay it.

It's like bank or credit card.

You should be able to remove your card and bank as long as its not limited account, just keep in mind, you shouldnt be doing or stealing that once you are using your real life details.

Couple years ago, they used to chase people by calling them day by day and stuff, from what I heard.

Dope - January 24, 2019, 1:15 pm

(Jan 24, 2019 02:12 PM)ririki Wrote: ([CITE](#)) nothing really much happens if its low amount of money, but you better pay it.

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You should be able to remove your card and bank as long as its not limited account, just keep in mind, you shouldnt be doing or stealing that once you are using your real life details.

Well yeah but what if somebody chargebacks for a service I provided and it's a large amount? Do they actually take money out of your bank account? I see people saying yes and no as well so I'm confused.

Spoiler ([Click to View](#)) I'm not doing/selling anything atm but if this was about to happen in the future I wanna know what's up.

ririki - January 24, 2019, 1:17 pm

(Jan 24, 2019 02:15 PM)Sandia Wrote: ([CITE](#)) Well yeah but what if somebody chargebacks for a service I provided and it's a large amount? Do they actually take money out of your bank account? I see people saying yes and no as well so I'm confused.

Spoiler ([Click to View](#)) I'm not doing/selling anything atm but if this was about to happen in the future I wanna know what's up.

I am not so sure about, I don't think they will at all. I wouldn't be worried about this so much.

But yeah, I am not 100% sure.

Just make sure to always keep some money in paypal if someone actually chargeback.

Meow - January 24, 2019, 1:19 pm

Nothing happens, your account is in negative. Depending on where you live, they are going to send you emails, physical mail and maybe even call you regarding your negative balance.

You cannot remove your card/bank account information until you pay off the negative amount.

Quote: You may not be able to remove your card if you have a negative balance in your PayPal account. In this situation, you must bring your balance to zero or higher to remove your card.

<https://www.paypal.com/us/smarthelp/article/How-do-I-remove-a-credit-card-or-debit-card-from-my-PayPal-account-FAQ1862>

If you receive any money, it will automatically be taken to pay off negative balance (if your account is -\$100, someone sends you \$50, your account is then going to be in -\$50).

ririki - January 24, 2019, 1:23 pm

(Jan 24, 2019 02:19 PM)Meow? Wrote: [\[CITE\]](#) Nothing happens, your account is in negative. Depending on where you live, they are going to send you emails, physical mail and maybe even call you regarding your negative balance.

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If you receive any money, it will automatically be taken to pay off negative balance (if your account is -\$100, someone sends you \$50, your account is then going to be in -\$50).

Yeah, exactly.

Physical mails doesn't really happen nowadays.

I didn't know about that you can not remove your card/bank until you pay it off.
Thanks for this one tho

"You may not be able to remove your card if you have a negative balance in your PayPal account."
Probably only card.

Dope - January 24, 2019, 1:24 pm

(Jan 24, 2019 02:19 PM)Meow? Wrote: [\[CITE\]](#) Nothing happens, your account is in negative. Depending on where you live, they are going to send you emails, physical mail and maybe even call you regarding your negative balance.

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If you receive any money, it will automatically be taken to pay off negative balance (if your account is -\$100, someone sends you \$50, your account is then going to be in -\$50).

Huh, interesting.. So PayPal can't take the money out themselves from your debit card that's linked to ur PP? Do they just leave your PP acc in negative?

ririki - January 24, 2019, 1:25 pm

(Jan 24, 2019 02:24 PM)Sandia Wrote: [\[CITE\]](#) Huh, interesting.. So PayPal can't take the money out themselves from your debit card that's linked to ur PP? Do they just leave your acc in negative?

Mostly likely no, and if so just disable internet transactions on your debit card and enable only when needed^^.

Also you can call your bank if they are able to make you a new card.

Cyam - January 24, 2019, 1:31 pm

Also, one more thing.

Paypal is NOT ALLOWED to take any money from your card/bank without your knowledge so don't worry about them taking your money to cover the negative.

As Meow said, depending on where you live they will send you email, physical mails and possibly have someone knock on your door.

JamesHarden - January 24, 2019, 1:32 pm

goes on your credit report

gg op

Dope - January 24, 2019, 1:33 pm

(Jan 24, 2019 02:25 PM)ririki Wrote: [\[CITE\]](#) Mostly likely no, and if so just disable internet transactions on your debit card and enable only when needed^^.

Also you can call your bank if they are able to make you a new card.

Pretty good idea actually. Yeah I guess that would be like the last option to make if I'd ever be in that situation, lol.

Thanks your advice man, appreciate it!!

(Jan 24, 2019 02:31 PM)Friyie Wrote: [\[CITE\]](#) Also, one more thing.

Paypal is NOT ALLOWED to take any money from your card/bank without your knowledge so don't worry about them taking your money to cover the negative.

As Meow said, depending on where you live they will send you email, physical mails and possibly have someone knock on your door.

Thanks for letting me know!

Do you know about any official statement from paypal where they referred to not touching your bank acc without authorisation? Because recently I've just been looking at different posts on other websites and there have been people that got "charged" from pp for the negative amount without any authorisation.

Cyam - January 24, 2019, 1:52 pm

(Jan 24, 2019 02:33 PM)Sandia Wrote: [\[CITE\]](#) Pretty good idea actually. Yeah I guess that would be like the last option to make if I'd ever be in that situation, lol.

Thanks your advice man, appreciate it!!

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<https://www.paypal-community.com/t5/Archive/Will-Paypal-take-money-from-my-bank-without-permissions-or/td-p/491186>

Dope - January 24, 2019, 1:54 pm

(Jan 24, 2019 02:52 PM)Friyie Wrote: [\[CITE\]](#)

<https://www.paypal-community.com/t5/Archive/Will-Paypal-take-money-from-my-bank-without-permissions-or/td-p/491186>

There's actually people saying they got charged from paypal.

Dang. I guess there's no way out then. hahah.. Thanks for helping though! :)

Bitcointommy - January 24, 2019, 1:55 pm

(Jan 24, 2019 02:33 PM)Sandia Wrote: [\[CITE\]](#) Pretty good idea actually. Yeah I guess that would be like the last option to make if I'd ever be in that situation, lol.

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Do you know about any official statement from paypal where they referred to not touching your bank acc without authorisation? Because recently I've just been looking at different posts on other websites and there have been people that got "charged" from pp for the negative amount without any authorisation.

You agreed to them taking money from your bank or card when you were making acc. that is why they can take money from your bank or card to pay for something when you dont ave enought balance for that item

flavoral - January 24, 2019, 1:56 pm

The PayPal police will hunt you down and you will go prison if you don't pay back the money.

Cyam - January 24, 2019, 1:57 pm

(Jan 24, 2019 02:54 PM)Sandia Wrote: [\[CITE\]](#) There's actually people saying they got charged from paypal.

Dang. I guess there's no way out then. hahah.. Thanks for helping though! :)

What the fuck are you talking about?

People on forum I linked above literally said Paypal WILL NEVER take money from your bank account.

All they say is if you receive money through Paypal it will cover the negative balance until it's on zero.

Quote:No they can't ever touch or take money from your bank account without authorisation and yes if you sell and money comes into your account they will keep that to pay off your neg balance.

However if the neg balance continues for a long time with no sign of someone clearing it then yes i have known of people that have had debt collectors call to recoup that payment like this person although theres was ebay fees that were due.

(Jan 24, 2019 02:55 PM)Bitcointommy Wrote: [\[CITE\]](#) You agreed to them taking money from your bank or card when you were making acc. that is why they can take money from your bank or card to pay for something when you dont ave enought balance for that item

They can't do it without your authorization..

vqtl - January 24, 2019, 1:58 pm

(Jan 24, 2019 02:19 PM)Meow? Wrote: [\[CITE\]](#) Nothing happens, your account is in negative.

Depending on where you live, they are going to send you emails, physical mail and maybe even call

you regarding your negative balance.

You cannot remove your card/bank account information until you pay off the negative amount

If you receive any money, it will automatically be taken to pay off negative balance (if your account is -\$100, someone sends you \$50, your account is then going to be in -\$50).

To further this, they do sell your debt to debt collectors after a month of negative balances being unpaid.

So just better off to not use paypal

Dope - January 24, 2019, 1:59 pm

(Jan 24, 2019 02:56 PM)flavoral Wrote: [\[CITE\]](#) The PayPal police will hunt you down and you will go prison if you don't pay back the money.

Oh my!! I better change my ID, adress and everything. ?

Hahah, hope you're doing great.

Bitcointommy - January 24, 2019, 1:59 pm

(Jan 24, 2019 02:57 PM)Friyie Wrote: [\[CITE\]](#) What the fuck are you talking about?

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All they say is if you receive money through Paypal it will cover the negative balance until it's on zero.

They can't do it without your authorization..

but you authorized them when you were making acc

Dope - January 24, 2019, 2:03 pm

(Jan 24, 2019 02:57 PM)Friyie Wrote: [\[CITE\]](#) What the fuck are you talking about?

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Yeah, there's people saying the opposite.. Maybe it's just random. Anyways thanks. Any advice is gladly appreciated.

Attaching the people I was reffering to when saying that paypal charged them.

Spoiler ([Click to View](#)) <https://gyazo.com/407a45da7a77f05ce481c03b1e1e4652>
<https://gyazo.com/f3d0acb87a7fcab932843979e3890f1c>

Bitcointommy - January 24, 2019, 2:06 pm

(Jan 24, 2019 03:03 PM)Sandia Wrote: [\[CITE\]](#) Yeah, there's people saying the opposite.. Maybe it's just random. Anyways thanks. Any advice is gladly appreciated.

Attaching the people I was reffering to when saying that paypal charged them.

just pay off the negative balance and remove all card or bank from your account

Cyam - January 24, 2019, 2:10 pm

(Jan 24, 2019 03:03 PM)Sandia Wrote: [\[CITE\]](#) Yeah, there's people saying the opposite.. Maybe it's just random. Anyways thanks. Any advice is gladly appreciated.

Attaching the people I was reffering to when saying that paypal charged them.

Spoiler ([Click to View](#)) <https://gyazo.com/407a45da7a77f05ce481c03b1e1e4652>

<https://gyazo.com/f3d0acb87a7fcab932843979e3890f1c>

This happens only with eBay chargeback - only in that case can they take money from your card. But you're asking about negative balance and I'm 100% sure they won't take money from your bank/card to cover it, period.