

Forum:[Hack Forums](#)

Thread: [Major Paypal Policy Changes \(more Fees on the way\)](#)

UnoOne - October 9, 2020, 8:26 am

Paypal is making major changes ,effective November 6, 2020 for US and Canada. December 16 for Europe

<https://www.paypal.com/ca/webapps/mpp/ua/upcoming-policies-full>

buried in the text is

Dispute Fee :

Every time a buyer files a dispute, the seller gets charged a flat rate

Currency Conversion Fee

Paypal is quietly raising currency conversion to 3.5%

Inactivity Fee

"If your PayPal account is inactive for at least 12 consecutive months, we may charge an annual inactivity fee. Inactive means that you have not logged into your PayPal account or otherwise used your PayPal account to send, receive or withdraw money."

Agent Shark - October 9, 2020, 8:41 am

Maybe I am crazy but doesnt this seem to not apply the United States?

-PUBG- - October 9, 2020, 8:47 am

Code We are updating the PayPal agreements listed below for all PayPal users in Canada. The changes described below will go into effect on November 6, 2020Doesn't say USA from what I'm seeing.

Mark Ronson - October 9, 2020, 8:47 am

Still waiting for Gaypal to implode honestly. They are using their monopolistic position to impose this new BS. Wonder how much this will still last. Their service isn't unique anymore or anything. It's a fucking payment processor like hundreds others.

Corleone™ - October 9, 2020, 9:00 am

(Oct 9, 2020 08:47 AM)Epic™ Wrote: [\[CITE\]](#) Code We are updating the PayPal agreements listed below for all PayPal users in Canada. The changes described below will go into effect on November 6, 2020Doesn't say USA from what I'm seeing.

The rule only applies to 'CANADA'. I checked details, nowhere it says 'USA'

-PUBG- - October 9, 2020, 9:14 am

(Oct 9, 2020 09:00 AM)Corleone™ Wrote: [\[CITE\]](#) The rule only applies to 'CANADA'. I checked

details, nowhere it says 'USA'

Just goes to show how petty and messed up paypal is, I am guessing since CA does not need verified to accept money (Or that is how it used to be) they get a LOT more charge backs and scammed accounts made, So that's probably why they implemented this.

Laughing Man - October 9, 2020, 9:19 am

This simply makes it so countries that don't do verification with get punished more for it because in many other countries charge-backs against each other are rampant.

AmineB - October 9, 2020, 9:22 am

I think this is not In USA but for Canada

UnoOne - October 9, 2020, 9:26 am

(Oct 9, 2020 08:41 AM)Agent Shark Wrote: [\[CITE\]](#) Maybe I am crazy but doesnt this seem to not apply the United States?

I accessed from Canadian account and it refers to Canadian users

But I think it is same for USA

VisualSoft - October 9, 2020, 11:54 am

What about that Dispute Fee :

Will it be charged from both sides or only the buyer or seller?

Cyam - October 9, 2020, 3:03 pm

(Oct 9, 2020 11:54 AM)VisualSoft Wrote: [\[CITE\]](#) What about that Dispute Fee :

Will it be charged from both sides or only the buyer or seller?

"Every time a buyer files a dispute, the seller gets charged a flat rate"

Only seller.

This is outrageous lmao

VisualSoft - October 9, 2020, 3:17 pm

(Oct 9, 2020 03:03 PM)Cyam Wrote: [\[CITE\]](#) "Every time a buyer files a dispute, the seller gets charged a flat rate"

Only seller.

This is outrageous lmao

this will make seller move to other platform.

thats insane.

123 - October 9, 2020, 3:31 pm

I stopped using Gaypal around a year ago. Best decision indeed.

? Soufian ? - October 9, 2020, 3:34 pm

I'm not worried at all. Using my method to win every chargeback for years now, won every single of them. Even unauthorized.

However, before my method I was annoyed as f*ck by them. Constantly charging me \$20 USD EVEN AFTER I LOST THE CHARGEBACK.

So losing my product, the money the customer paid AND an additional damn fee.

This is true monopoly.

PsyDovah - October 9, 2020, 3:57 pm

Gaypal is fucking trash, wish people stopped using it tbh.

Bluffer - October 9, 2020, 4:14 pm

Looking forward to the day that Paypal files for bankruptcy.

NixA - October 9, 2020, 4:17 pm

This is game changing. A lot of sellers will move from paypal to something else.

slaughterman64bites - October 9, 2020, 4:36 pm

(Oct 9, 2020 08:26 AM)UnoOne Wrote: [\[CITE\]](#) Paypal is making major changes ,effective November 6, 2020 for US and Canada. December 16 for Europe

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that just sounds like a scam. They can take my money if I don't login once in a whole year?

? **Soufian** ? - October 9, 2020, 4:40 pm

(Oct 9, 2020 04:36 PM)slaughterman64bites Wrote: [\[CITE\]](#) that just sounds like a scam. They can take my money if I don't login once in a whole year?

Lmao, what does that even have to do with dispute fees...

Your money is safe even if you're afk for 5 years. It's like a digital wallet.

Wheelie - October 10, 2020, 5:58 am

My PayPal got banned a year ago and even though I used PayPal for pretty much business related reasons, I still hated the whole holding process with it being released for 28 days + other fees that didn't make sense.

I'm actually not surprise that they're adding new fees despite the whole e-commerce phase rising do to the pandemic. It's a rip off.

blackknight2020 - October 11, 2020, 12:43 am

PayPal is becoming trashier by the day, and I really hope a new e-payment company / digital wallet overtakes them soon

Also, its always good to read the TOS of any company or website you are signing up on no matter how long it is.