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# User Agreement Reference Notes

Last updated: December 20, 2019



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If any document refers to section numbers or defined words of the user agreement, please use this document to locate the relevant provision or defined word in the user agreement effective on/after December 11, 2019.

## 1) Sections:

| Section in the user agreement effective before December 11, 2019 | Location of the provision in the current user agreement |
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## **Introduction**

Provisions in this section are now found in the following locations:

- About Your Account - Welcome to PayPal!
- Other Legal Terms – Communicating with you – Languages and translation of agreement
- Other Legal Terms – Indemnification and Limitation of Liability – Release of PayPal
- Receiving payments – Refunds and reversals of payments – Reversals
- Receiving payments – PayPal Seller Protection
- Restricted Activities and Holds - Actions We May Take if You Engage in Any Restricted Activities
- About your account - Holding and using a PayPal balance
- About your account - Holding and using a PayPal balance – PayPal balance
- About your account - Holding and using a PayPal balance – Reserve account
- Restricted Activities and Holds – Holds, Limitations and Reserves – Holds
- Making a payment – PayPal Buyer Protection
- Making a payment – General provisions for making a payment – How long will my payment take?

- About Your Account - Information about us and our service

## **1. Our Relationship with You**

|                                                       |                              |                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>1.1 PayPal is only a Payment Service Provider.</b> |                              | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• About Your Account – Information about us and our service</li> <li>• About your account - Holding and using a PayPal balance</li> <li>• Other Legal Terms – Indemnification and Limitation of Liability – Our role as a payment services provider</li> </ul>                                             |
| <b>1.2 Your Privacy.</b>                              |                              | Other Legal Terms – Miscellaneous - Privacy                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>1.3 Assignment.</b>                                |                              | Other Legal Terms – Miscellaneous - Assignment                                                                                                                                                                                                                                                                                                                                                                                |
| <b>1.4 Communicating with You.</b>                    | <b>1.4.1 Languages.</b>      | Other Legal Terms – Miscellaneous – Translation of agreement                                                                                                                                                                                                                                                                                                                                                                  |
|                                                       | <b>1.4.2 Notices to You.</b> | Other Legal Terms – Communications Between You and Us – Notices to you                                                                                                                                                                                                                                                                                                                                                        |
| <b>1.5 Notices to PayPal.</b>                         |                              | Other Legal Terms – Communications Between You and Us – Contact us                                                                                                                                                                                                                                                                                                                                                            |
| <b>1.6 Amendments to this Agreement.</b>              |                              | About Your Account - Welcome to PayPal!                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>1.7 Eligibility.</b>                               |                              | About Your Account - Welcome to PayPal!                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>2. Your Account and Balances</b>                   |                              |                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>2.1 Personal and Business Accounts.</b>            |                              | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• About your Account – Opening an account – Personal accounts / Business accounts</li> <li>• About your account - Holding and using a PayPal balance</li> </ul>                                                                                                                                            |
| <b>2.2 Balance.</b>                                   |                              | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• About your Account – Linking and Unlinking a Funding Source</li> <li>• About your account - Holding and using a PayPal balance</li> <li>• About your account - Holding and using a PayPal balance – PayPal balance</li> <li>• About your account - Adding or Withdrawing Money – Adding money</li> </ul> |

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| <b>2.3 Account information (including Balance and transaction information)</b>                                                                          | About your account – Account Statements and Requesting Account Records                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>2.4 Set-off.</b>                                                                                                                                     | Other Legal Terms – Our Rights – Reimbursement for your liability                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>2.5 Amounts you owe us.</b>                                                                                                                          | About your account - Holding and using a PayPal balance – PayPal balance                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>2.6 Balances in Multiple Currencies.</b>                                                                                                             | About your account -Managing Your Money in Multiple Currencies                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>2.7 Security Interest.</b>                                                                                                                           | Other Legal Terms – Our Rights – Security interest                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>3. Funding Sources</b>                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>3.1 Linking your Funding Source.</b>                                                                                                                 | About your account - Linking and Unlinking a Funding Source                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>3.2 Cards.</b>                                                                                                                                       | About your account - Linking and Unlinking a Funding Source – Your continuous permission for us to charge your funding sources                                                                                                                                                                                                                                                                                                                                                    |
| <b>3.3 Bank accounts.</b>                                                                                                                               | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• About your account - Linking and Unlinking a Funding Source – Your continuous permission for us to charge your funding sources</li> <li>• About your account - Linking and Unlinking a Funding Source – Risk of reversals to your funding source</li> <li>• Making a payment – Funding Your Payment - Funding payments you send from your account</li> </ul> |
| <b>3.4 SEPA Direct Debit (for users with registered addresses in Cyprus, Estonia, Greece, Ireland, Latvia, Lithuania, Malta, Slovakia and Slovenia)</b> | About your account - Linking and Unlinking a Funding Source – Your continuous permission for us to charge your funding sources                                                                                                                                                                                                                                                                                                                                                    |
| <b>3.5 Special Funding Arrangements</b>                                                                                                                 | Making a payment – Funding Your Payment – Special Funding Arrangements                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>3.6 Preferred Funding Source.</b>                                                                                                                    | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Making a payment – Funding Your Payment – Selecting a preferred funding source)</li> </ul>                                                                                                                                                                                                                                                                   |

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|                                                              | <ul style="list-style-type: none"> <li>About your account - Linking and Unlinking a Funding Source</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>3.7 No Preferred Funding Source selected/available?</b>   | Making a payment – Funding Your Payment - Funding payments you send from your account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>3.8 Funding Source Limitations.</b>                       | About your account - Linking and Unlinking a Funding Source                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>4. Sending Money</b>                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>4.1 Our execution of your Payment Orders.</b>             | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>Making a payment – General provisions for making a payment – How long will my payment take?</li> <li>About your account - Adding or Withdrawing Money – Withdrawing money</li> <li>Making a payment – General provisions for making a payment – Your payment instruction</li> <li>Making a payment – General provisions for making a payment – When we may refuse to make your payment</li> <li>Making a payment – General provisions for making a payment – Cancelling your payment instruction</li> <li>Making a payment – General provisions for making a payment – When we may refuse to make your payment</li> </ul> |
| <b>4.2 Your Payment Order for a payment to another User.</b> | About your account - Holding and using a PayPal balance – PayPal balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>4.3 Your Payment Order for a Withdrawal.</b>              | About your account – Adding or Withdrawing Money – Withdrawing money                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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| <b>4.4 Insufficient Funds in your Balance.</b>                       | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Making a payment – General provisions for making a payment – When we may refuse to make your payment</li> <li>• Making a payment – Refunds to your account – If your PayPal account receives a refund</li> </ul>                                                                                     |
| <b>4.5 Sending Limits.</b>                                           | Making a payment – General provisions for making a payment – Sending limits                                                                                                                                                                                                                                                                                                                                               |
| <b>4.6 Refused Transactions.</b>                                     | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Making a payment – General provisions for making a payment – When your payment is not accepted by the recipient</li> <li>• Making a payment – Refunds to your account</li> </ul>                                                                                                                     |
| <b>4.7 Merchant Processing Delay.</b>                                | Making a payment – Setting up automatic charges from your account – Seller delayed payments                                                                                                                                                                                                                                                                                                                               |
| <b>4.8 Pre-approved Payments (also known as Automatic Payments).</b> | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Making a payment – Setting up automatic charges from your account – Billing agreement payments</li> <li>• Receiving payments - Accepting billing agreement payments</li> <li>• Resolving Problems – Where we can't compensate you – table ("Unexpected billing agreement payment" column)</li> </ul> |
| <b>4.9 Cancelling Pre-approved Payments.</b>                         | Making a payment – Setting up automatic charges from your account – Billing agreement payments                                                                                                                                                                                                                                                                                                                            |
| <b>4.10 Sending E-money in different currencies.</b>                 | About your account – Managing Your Money in Multiple Currencies                                                                                                                                                                                                                                                                                                                                                           |
| <b>5. Receiving Money</b>                                            |                                                                                                                                                                                                                                                                                                                                                                                                                           |

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| <b>Introduction</b>                                                                                                                                                                                                                                                   |                                                 | Receiving Payments - General provisions for receiving payments                                                                                                                                                                                                |
| <b>5.1 Lifting your receiving limit.</b>                                                                                                                                                                                                                              |                                                 | Receiving Payments - General provisions for receiving payments – Receiving limits                                                                                                                                                                             |
| <b>5.2 Payment Review.</b>                                                                                                                                                                                                                                            |                                                 | Restricted Activities and Holds – Holds, Limitations and Reserves – Payment review                                                                                                                                                                            |
| <b>5.3 Risk of Reversals, Chargebacks and Claims.</b>                                                                                                                                                                                                                 |                                                 | Receiving Payments – Refunds and reversals of payments- Reversals                                                                                                                                                                                             |
| <b>5.4 PayPal and your customers (and 5.5 for German users)</b>                                                                                                                                                                                                       |                                                 | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>Receiving Payments – Presentation of PayPal</li> </ul> Receiving Payments – Rules about surcharging                                               |
| <b>5.5 Receiving Money in different currencies. (5.6 for German users)</b>                                                                                                                                                                                            |                                                 | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>About your account -Managing Your Money in Multiple Currencies</li> <li>Receiving Payments – General provisions for receiving payments</li> </ul> |
| <b>5.6 Taxes. (5.7 for German users)</b>                                                                                                                                                                                                                              |                                                 | Receiving payments – Taxes and information reporting                                                                                                                                                                                                          |
| <b>5.7 Refunds, Refused Payments, Your Refund Policy, Data Protection, Privacy Policy and Security. (5.8 for German users)</b>                                                                                                                                        | <b>5.7.1 Refunds and Refused Payments</b>       | Receiving payments – Refunds and reversals of payments – Refunds Your refund policy and privacy policy                                                                                                                                                        |
|                                                                                                                                                                                                                                                                       | <b>5.7.2 Refund Policy</b>                      | Receiving payments – Your refund policy and privacy policy                                                                                                                                                                                                    |
|                                                                                                                                                                                                                                                                       | <b>5.7.3 Data Protection and Privacy Policy</b> | Other Legal Terms – Miscellaneous – Your use of information; Data protection laws                                                                                                                                                                             |
|                                                                                                                                                                                                                                                                       | <b>5.7.4 Security</b>                           | Restricted Activities and Holds – Restricted Activities – last bullet point                                                                                                                                                                                   |
| <b>5.8 PayPal Business Payments. (UK, Bulgaria, Cyprus, Czech Republic, Estonia, Gibraltar, Greece, Guernsey, Hungary, Ireland, Isle of Man, Jersey, Latvia, Liechtenstein, Lithuania, Malta, Romania San Marino, Slovakia, Slovenia (“Relevant Countries”) only)</b> |                                                 | Not used                                                                                                                                                                                                                                                      |

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| <b>5.9 Holds according to your instructions. (5.8 outside of the Relevant Countries, Germany and Austria)</b> | Restricted Activities and Holds – Holds, Limitations and Reserves – Holds related to your instructions                                                                                                                                                              |
| <b>5.10 New checkout solution (5.9 outside of the Relevant Countries)</b>                                     | Receiving payments – New checkout solution                                                                                                                                                                                                                          |
| <b>6. Withdrawing/Redeeming E-money</b>                                                                       |                                                                                                                                                                                                                                                                     |
| <b>6.1 How to Withdraw/Redeem E-money.</b>                                                                    | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>About your account – Adding or Withdrawing Money – Withdrawing money</li> <li>About your account -Managing Your Money in Multiple Currencies</li> </ul> |
| <b>6.2a Withdrawal/Redemption Limits.</b>                                                                     | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>Other Legal Terms - Our rights – Information about you</li> <li>About your account – Adding or Withdrawing Money – Withdrawing money</li> </ul>         |
| <b>6.2b Execution methods and timeframes.</b>                                                                 | About your account - Adding or Withdrawing Money – Withdrawing money                                                                                                                                                                                                |
| <b>6.2c Transaction Review.</b>                                                                               | About your account – Adding or Withdrawing Money – Withdrawing money                                                                                                                                                                                                |
| <b>6.3 Lifting your withdrawal limit.</b>                                                                     | About your account – Adding or Withdrawing Money – Withdrawing money                                                                                                                                                                                                |
| <b>6.4 Withdrawing Money in Multiple Currencies.</b>                                                          | About your account – Adding or Withdrawing Money – Withdrawing money                                                                                                                                                                                                |
| <b>6a. Kauf auf Rechnung (Germany only)</b>                                                                   | About Your Account - Welcome to PayPal!                                                                                                                                                                                                                             |
| <b>6b. PayPal PLUS (Germany only)</b>                                                                         | About Your Account - Welcome to PayPal!                                                                                                                                                                                                                             |
| <b>6c. Payment after 14 Days (Germany only)</b>                                                               | About Your Account - Welcome to PayPal!                                                                                                                                                                                                                             |
| <b>7. Term and closing Your Account</b>                                                                       |                                                                                                                                                                                                                                                                     |

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| <b>Entire text</b>                                |                                   | About your account – Closing your PayPal Account                                                                                                                                                                                                                                                                        |
| <b>8. Fees and Currency Conversion</b>            |                                   |                                                                                                                                                                                                                                                                                                                         |
| <b>8.1 Fees.</b>                                  |                                   | About your account – Fees                                                                                                                                                                                                                                                                                               |
| <b>8.2 Currency Conversion.</b>                   |                                   | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>About your account – Managing your Money in Multiple Currencies – How we convert currency</li> <li>About your account – Managing your Money in Multiple Currencies – Currency Conversion Choices</li> </ul> |
| <b>8.3 Currency Conversion Choices.</b>           |                                   | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>About your account – Managing your Money in Multiple Currencies – How we convert currency</li> <li>About your account – Managing your Money in Multiple Currencies – Currency Conversion Choices</li> </ul> |
| <b>9. Restricted Activities</b>                   |                                   |                                                                                                                                                                                                                                                                                                                         |
| <b>9.1 Restricted Activities.</b>                 |                                   | Restricted Activities and Holds – Restricted Activities                                                                                                                                                                                                                                                                 |
| <b>9.2 Keeping your Payment Instrument Safe.</b>  |                                   | About your account – Opening an account – Safe use of your PayPal account                                                                                                                                                                                                                                               |
| <b>9.3 Restricted Activities and Permissions.</b> |                                   | About your account – Opening an account – Safe use of your PayPal account                                                                                                                                                                                                                                               |
| <b>10. Your Liability – Actions We May Take</b>   |                                   |                                                                                                                                                                                                                                                                                                                         |
| <b>10.1 Your Liability.</b>                       | <b>10.1a</b>                      | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>Restricted Activities and Holds – Actions We May Take if You Engage in Any Restricted Activities</li> <li>Other Legal Terms – Our rights – Your liability</li> </ul>                                        |
|                                                   | <b>10.1b Liability for Claims</b> | Receiving payments – Impact of PayPal Buyer Protection on sellers                                                                                                                                                                                                                                                       |

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|                                                               | <b>under PayPal Buyer Protection.</b>                  |                                                                                                                                                                                                                                                                                       |
|                                                               | <b>10.1c Reimbursement for Your Liability.</b>         | Other Legal Terms – Our rights – Reimbursement for your liability                                                                                                                                                                                                                     |
|                                                               | <b>10.1d Temporary Holds for Disputed Transactions</b> | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>• Restricted Activities and Holds – Holds, Limitations and Reserves – Holds</li> <li>• Receiving payments – Marketplaces sellers</li> </ul>                               |
| <b>10.2 Actions by PayPal.</b>                                |                                                        | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>• Restricted Activities and Holds – Actions We May Take if You Engage in Any Restricted Activities</li> <li>• About your account – Closing your PayPal Account</li> </ul> |
| <b>10.3 Limited Access.</b>                                   |                                                        | Restricted Activities and Holds – Holds, Limitations and Reserves – Account Limitations                                                                                                                                                                                               |
| <b>10.4 Reserves.</b>                                         |                                                        | Restricted Activities and Holds – Holds, Limitations and Reserves – Reserves                                                                                                                                                                                                          |
| <b>10.5 Payment Hold</b>                                      |                                                        | Restricted Activities and Holds – Holds, Limitations and Reserves – Holds                                                                                                                                                                                                             |
| <b>10.6 Information about you (10.7 for users in Germany)</b> |                                                        | Other Legal Terms – Our Rights – Information about you                                                                                                                                                                                                                                |
| <b>10.6 eBay Item Hold (Germany only)</b>                     |                                                        | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>• Restricted Activities and Holds – Holds, Limitations and Reserves – Holds</li> <li>• Receiving payments – Marketplaces sellers</li> </ul>                               |

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| <b>10.7 Disclosure of reasons for our actions (10.8 for users in Germany)</b>                                  | Other Legal Terms – Communications Between You and Us – Disclosure of reasons for our actions                                                                                                                                                                                                                                                                                                                                    |
| <b>11. Seller Protection Programme</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Generally</b>                                                                                               | Separate Seller Protection policy mentioned below is linked from Receiving payments – PayPal Seller Protection                                                                                                                                                                                                                                                                                                                   |
| <b>11.1 What is PayPal seller protection?</b>                                                                  | See section 1 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.2 Availability of PayPal seller protection</b>                                                           | See section 2 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.3 How much protection is provided by PayPal seller protection?</b>                                       | See section 3 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.4 What happens when a buyer files a Claim, Chargeback, or Reversal?</b>                                  | See section 4 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.5</b>                                                                                                    | See section 5 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.6 Eligibility Requirements</b>                                                                           | See section 6 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.7 What are the delivery requirements?</b>                                                                | See section 7 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.8 What is “Proof of Postage”?</b>                                                                        | See section 8 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.9 What is “Proof of Delivery”?</b>                                                                       | See section 9 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                       |
| <b>11.10 What are examples of items/transactions/cases that are not eligible for PayPal seller protection?</b> | See section 10 of the now separate Seller Protection policy                                                                                                                                                                                                                                                                                                                                                                      |
| <b>12. Errors and Unauthorised Transactions</b>                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>12.1 Identifying Errors and/or Unauthorised Transactions.</b>                                               | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• About your Account – Account Statements and Requesting Account Records</li> <li>• Resolving Problems – introduction</li> <li>• Resolving Problems – If you find a problem...</li> <li>• Resolving Problems –How we will help...</li> <li>• Resolving Problems – Where we can’t compensate you...</li> </ul> |
| <b>12.2 Notifying PayPal of Errors, Unauthorised Transactions and/or</b>                                       | Resolving Problems – If you find a problem...<br>- Step 2: Tell us about the problem                                                                                                                                                                                                                                                                                                                                             |

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| <b>misappropriated or unauthorised use of your Payment Instrument.</b>                    |                                                                                                                                                                                                                                                                                                                                                     |
| <b>12.3 Review of Reports of Errors.</b>                                                  | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Resolving Problems –How we will help...</li> <li>• Resolving Problems – Where we can't compensate you...</li> </ul>                                                                                                            |
| <b>12.4 Liability for Unauthorised Transactions.</b>                                      | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Resolving Problems –How we will help... - an unauthorised payment to another PayPal account</li> <li>• Resolving Problems – Where we can't compensate you...</li> </ul>                                                        |
| <b>12.5 Entitlement to a refund of a payment transaction made under an Authorisation.</b> | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Resolving Problems –How we will help... <b><u>an unexpected billing agreement payment</u></b></li> <li>• Resolving Problems – Where we can't compensate you... - <b><u>unexpected billing agreement payment</u></b></li> </ul> |
| <b>12.6 Errors.</b>                                                                       | <p>Provisions in this section are now found in the following locations:</p> <ul style="list-style-type: none"> <li>• Resolving Problems –How we will help...</li> <li>• Resolving Problems –How we will help... - an incorrect payment to another PayPal account</li> <li>• Resolving Problems – Where we can't compensate you...</li> </ul>        |
| <b>13. PayPal Buyer Protection</b>                                                        |                                                                                                                                                                                                                                                                                                                                                     |
| <b>Generally</b>                                                                          | <p>Separate Buyer Protection policy mentioned below is linked from:</p>                                                                                                                                                                                                                                                                             |

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|                                                                                                                             | <ul style="list-style-type: none"> <li>• Making a payment – PayPal Buyer Protection</li> <li>• Receiving payments – Impact of PayPal Buyer Protection on sellers</li> </ul> |
| <b>13.1 What is PayPal Buyer Protection? (Relevant countries only)</b>                                                      | See section 1 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.2 Is PayPal Buyer Protection right for me? (Relevant countries only)</b>                                              | See section 2 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.3 What happens when PayPal makes a final decision in favour of the buyer... (Relevant countries only)</b>             | See section 3 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.4 Conditions for reimbursement (Relevant countries only)</b>                                                          | See section 4 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.5 How do I resolve my problem? (Relevant countries only)</b>                                                          | See section 5 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.6 Cooperating with PayPal to resolve the problem (Relevant countries only)</b>                                        | See section 5 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.7 What if my purchase is not eligible for re-imbursement under PayPal Buyer Protection? (Relevant countries only)</b> | See section 6 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.8 What is Significantly Not as Described (SNAD)? (Relevant countries only)</b>                                        | See section 7 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.9 Assumption of rights (Relevant countries only)</b>                                                                  | Other Legal Terms – Our Rights – Assumption of rights                                                                                                                       |
| <b>13.10 No Double Recovery (Relevant countries only)</b>                                                                   | See section 8 of the now separate Buyer Protection policy                                                                                                                   |
| <b>13.11 Event tickets (Relevant countries only)</b>                                                                        | See section 9 of the now separate Buyer Protection policy                                                                                                                   |
| <b>14. Disputes with PayPal</b>                                                                                             |                                                                                                                                                                             |
| <b>14.1 Contact PayPal First.</b>                                                                                           | Resolving Problems - Complaints – Reporting disputes between you and PayPal regarding our services                                                                          |
| <b>14.2 ECC-Net, Financial Ombudsman Service and CSSF.</b>                                                                  | Resolving Problems - Complaints – If you're not happy with the outcome of the complaint process...                                                                          |
| <b>15. General</b>                                                                                                          |                                                                                                                                                                             |
| <b>15.1 Governing Law and Jurisdiction.</b>                                                                                 | Other Legal Terms – Miscellaneous – Governing Law                                                                                                                           |
| <b>15.2 No Waiver.</b>                                                                                                      | Other Legal Terms – Our Rights – No waiver                                                                                                                                  |

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| <b>15.3 Limitations of Liability.</b>                       |                                                                                    | Other Legal Terms – Indemnification and Limitation of Liability – Limitation of liability                                                                                                                                                                                                                                                                         |
| <b>15.4 No Warranty.</b>                                    |                                                                                    | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>• Other Legal Terms – Indemnification and Limitation of Liability – No warranty</li> <li>• About your account – Closing your PayPal Account</li> <li>• Other Legal Terms – Indemnification and Limitation of Liability – Release of PayPal</li> </ul> |
| <b>15.5 Indemnification/re-imbursement.</b>                 |                                                                                    | Other Legal Terms – Indemnification and Limitation of Liability - Indemnification                                                                                                                                                                                                                                                                                 |
| <b>15.6 Complete Agreement and third party rights.</b>      |                                                                                    | Other Legal Terms – Miscellaneous – Complete Agreement and third party rights                                                                                                                                                                                                                                                                                     |
| <b>15.7 Intellectual Property – Software Licence grant.</b> |                                                                                    | Other Legal Terms – Intellectual Property – License grants, generally                                                                                                                                                                                                                                                                                             |
| <b>15.8 Intellectual Property – Content Licence Grant.</b>  | <b>15.8a Licences granted by PayPal</b>                                            | Other Legal Terms – Intellectual Property – PayPal’s Trademarks                                                                                                                                                                                                                                                                                                   |
|                                                             | <b>15.8b Licences granted by you - Your business-related intellectual property</b> | Other Legal Terms – Intellectual Property – License grant from sellers to the PayPal companies                                                                                                                                                                                                                                                                    |
|                                                             | <b>15.8b Licences granted by you - Your content</b>                                | Other Legal Terms – Intellectual Property – License grant from you to the PayPal companies; intellectual property warranties                                                                                                                                                                                                                                      |
| <b>15.9 Third Party Permissions.</b>                        |                                                                                    | About your Account – Opening an account – Safe use of your PayPal account                                                                                                                                                                                                                                                                                         |
| <b>15.10 PayPal as Login Method.</b>                        |                                                                                    | Other Legal Terms – Miscellaneous – PayPal as Login Method                                                                                                                                                                                                                                                                                                        |
| <b>15.11 Corporate customers.</b>                           |                                                                                    | Other Legal Terms – Miscellaneous – Corporate customers                                                                                                                                                                                                                                                                                                           |
| <b>16. Definitions</b>                                      |                                                                                    |                                                                                                                                                                                                                                                                                                                                                                   |
| <b>All text</b>                                             |                                                                                    | See “ <b>Defined words</b> ” table below                                                                                                                                                                                                                                                                                                                          |
| <b>Schedule 1. Table of Fees</b>                            |                                                                                    |                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Introduction</b>                                         |                                                                                    | About your account – Fees                                                                                                                                                                                                                                                                                                                                         |

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| <b>Terms and conditions in A2.2.3<br/>Merchant rate</b> | Provisions in this section are now found in the following locations: <ul style="list-style-type: none"> <li>About your account – Fees</li> <li>Receiving payments – Merchant rate</li> </ul> |
| <b>Remainder</b>                                        | Provisions in this schedule are now found in our dedicated Fees page. Linked from: <ul style="list-style-type: none"> <li>About your account – Fees</li> </ul>                               |

## 2) Defined words:

| <b>Defined words in the user agreement effective before December 11, 2019</b> | <b>Treatment of the defined word in the user agreement effective on/after December 11, 2019</b>                                                                                               |
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| <b>“Account” or “PayPal Account”</b>                                          | Refer instead to “account” and “PayPal account”                                                                                                                                               |
| <b>“Add Funds”</b>                                                            | Refer instead to “Add Funds” introduced in : <ul style="list-style-type: none"> <li>About your Account – Adding or Withdrawing Money – Adding money</li> </ul>                                |
| <b>“Agreement”</b>                                                            | Refer instead to “user agreement”                                                                                                                                                             |
| <b>“AIS Provider”</b>                                                         | Refer instead to “third party service provider” as introduced in: <ul style="list-style-type: none"> <li>About your Account – Opening an Account – Safe use of your PayPal account</li> </ul> |
| <b>“Authorise” or “Authorisation”</b>                                         | Refer instead to “authorise” and “authorisation” as introduced in: <ul style="list-style-type: none"> <li>Making A Payment – Setting up automatic charges from your account</li> </ul>        |
| <b>“Balance”</b>                                                              | Refer instead to “money in your account” generally and money in the “PayPal balance” and the “reserve account” depending on the circumstances, each as introduced in:                         |

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|                                    | <ul style="list-style-type: none"> <li>About your Account – Holding and using a PayPal balance</li> </ul>                                                                                                                                              |
| <b>“Bank Confirmation process”</b> | <p>Refer instead to “Bank Confirmation process” introduced in:</p> <ul style="list-style-type: none"> <li>About your Account – Linking and Unlinking a Funding Source</li> <li>our Help and Contact pages</li> </ul>                                   |
| <b>“Bank Funded Payment”</b>       | <p>Refer instead to any reference to a payment from your account funded by a payment from your bank account.</p>                                                                                                                                       |
| <b>“Business Account”</b>          | <p>Refer instead to “business account” introduced in:</p> <ul style="list-style-type: none"> <li>About your Account – Opening an account – Personal accounts / Business accounts</li> </ul>                                                            |
| <b>“Business Days”</b>             | <p>Refer instead to <b>“Business Day”</b> introduced in:</p> <ul style="list-style-type: none"> <li>About your account - Adding or Withdrawing Money – Withdrawing money</li> </ul>                                                                    |
| <b>“buyer”</b>                     | <p>Refer instead to references to “buyer”</p>                                                                                                                                                                                                          |
| <b>“calendar year”</b>             | <p>No longer defined</p>                                                                                                                                                                                                                               |
| <b>“Card Processing Agreement”</b> | <p>Refer instead to <b>“Commercial Entity Agreements”</b> introduced in:</p> <ul style="list-style-type: none"> <li>About your Account – Opening an account – Commercial Entity Status</li> </ul>                                                      |
| <b>“Change”</b>                    | <p>Refer instead to “change” as used in:</p> <ul style="list-style-type: none"> <li>About your Account – Welcome to PayPal!</li> </ul>                                                                                                                 |
| <b>“Chargeback”</b>                | <p>Refer instead to “chargeback” introduced in:</p> <ul style="list-style-type: none"> <li>Receiving Payments – Refunds and reversals of payments - Reversals</li> </ul>                                                                               |
| <b>“Claim”</b>                     | <p>Refer instead to “claim” introduced in the PayPal Buyer Protection Policy, which is also linked from the following sections in the user agreement:</p> <ul style="list-style-type: none"> <li>Making a Payment – PayPal Buyer Protection</li> </ul> |

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|                                                          | <ul style="list-style-type: none"> <li>Receiving Payments - Impact of PayPal Buyer Protection on sellers</li> </ul>                                                                                                                                                                                                                 |
| <b>“Commercial Transaction”</b>                          | Refer instead to our Fees page                                                                                                                                                                                                                                                                                                      |
| <b>“Credit Card Withdrawal Region”</b>                   | <p>Refer instead to the following for availability of withdrawals to credit card:</p> <ul style="list-style-type: none"> <li>About your account - Adding or Withdrawing Money – Withdrawing money</li> </ul>                                                                                                                        |
| <b>“Cross Border”</b>                                    | Refer instead to our Fees page                                                                                                                                                                                                                                                                                                      |
| <b>“Customer Service”</b>                                | <p>Refer instead to “contact us” in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Communications Between You and Us – Contact us</li> </ul>                                                                                                                                                                       |
| <b>"data controller" "data processor" "data subject"</b> | <p>Refer instead to these terms introduced in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Miscellaneous – Your use of information; Data protection laws</li> <li>Our Privacy Statement</li> </ul>                                                                                                               |
| <b>“Data Protection Laws”</b>                            | <p>Refer instead to references to “data protection laws” introduced in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Miscellaneous – Your use of information; Data protection laws</li> <li>Our Privacy Statement</li> </ul>                                                                                      |
| <b>“Days”</b>                                            | No longer defined                                                                                                                                                                                                                                                                                                                   |
| <b>“Default Funding Sources”</b>                         | <p>Refer instead to the “following sources” in:</p> <ul style="list-style-type: none"> <li>Making a Payment – Funding Your Payment – Funding payments you send from your account</li> </ul>                                                                                                                                         |
| <b>“Dispute”</b>                                         | <p>Refer instead to “dispute” introduced in the PayPal Buyer Protection Policy, which is also linked from the following sections in the user agreement:</p> <ul style="list-style-type: none"> <li>Making a Payment – PayPal Buyer Protection</li> <li>Receiving Payments - Impact of PayPal Buyer Protection on sellers</li> </ul> |
| <b>“Domestic”</b>                                        | Refer instead to our Fees page                                                                                                                                                                                                                                                                                                      |

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| <b>“eBay”</b>                            | No longer defined                                                                                                                                                                                                                                                                               |
| <b>“eCheque”</b>                         | Refer instead to “eCheque” introduced in: <ul style="list-style-type: none"> <li>About your account - Linking and Unlinking a Funding Source - Risk of reversals to your funding source and when eCheques may arise</li> </ul>                                                                  |
| <b>“E-money”</b>                         | Refer instead to “electronic money” in: <ul style="list-style-type: none"> <li>About your account - Linking and Unlinking a Funding Source – introduction</li> </ul>                                                                                                                            |
| <b>“Europe I”</b>                        | Refer instead to our Fees page                                                                                                                                                                                                                                                                  |
| <b>“Europe II”</b>                       | Refer instead to our Fees page                                                                                                                                                                                                                                                                  |
| <b>“European Economic Area” or “EEA”</b> | No longer defined                                                                                                                                                                                                                                                                               |
| <b>“Event”</b>                           | Refer instead to “Event” introduced in: <ul style="list-style-type: none"> <li>the PayPal Buyer Protection Policy</li> </ul>                                                                                                                                                                    |
| <b>“Fees”</b>                            | Refer instead to our Fees page                                                                                                                                                                                                                                                                  |
| <b>“Full Programme User”</b>             | No longer defined                                                                                                                                                                                                                                                                               |
| <b>“Funding Source”</b>                  | Refer instead to “funding source” as introduced in in: <ul style="list-style-type: none"> <li>About your account - Linking and Unlinking a Funding Source</li> </ul>                                                                                                                            |
| <b>“Improper Account Access”</b>         | Refer instead to “Security / Fraud problem” as introduced in: <ul style="list-style-type: none"> <li>Resolving Problems – If you find a problem... - Step 1: Take a few moments to identify the type of problem</li> </ul>                                                                      |
| <b>“Information”</b>                     | No longer defined                                                                                                                                                                                                                                                                               |
| <b>“Instant Transfer”</b>                | Refer instead to “instant transfer” or “Instant Transfer” as introduced in: <ul style="list-style-type: none"> <li>Making a Payment – Adding or Withdrawing Money - Withdrawing Money</li> <li>Making a Payment – Funding Your Payment – Funding payments you send from your account</li> </ul> |
| <b>“Link and Confirm Card process” .</b> | Refer instead to “Link and Confirm Card process” as introduced in:                                                                                                                                                                                                                              |

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|                                                                   | <ul style="list-style-type: none"> <li>• Making A Payment – Linking and Unlinking a Funding Source</li> </ul>                                                                                                                                                                                                                                   |
| <b>“Mass Payments”<br/>(alternatively known as<br/>“Payouts”)</b> | See our Fees page                                                                                                                                                                                                                                                                                                                               |
| <b>“Merchant Processing Delay”</b>                                | <p>Refer instead to “Seller delayed payments” as introduced in:</p> <ul style="list-style-type: none"> <li>• Making A Payment – Setting up automatic charges from your account – Seller delayed payments</li> </ul>                                                                                                                             |
| <b>“Micro-Enterprise”</b>                                         | <p>Refer instead to “micro-enterprise” as introduced in:</p> <ul style="list-style-type: none"> <li>• Other Legal Terms – Miscellaneous – Corporate customers</li> </ul>                                                                                                                                                                        |
| <b>“Northern Europe”</b>                                          | See our Fees page                                                                                                                                                                                                                                                                                                                               |
| <b>“Not Received”</b>                                             | <p>Refer instead to “not received” as introduced in the PayPal Buyer Protection Policy, which is also linked from the following sections in the user agreement:</p> <ul style="list-style-type: none"> <li>• Making a Payment – PayPal Buyer Protection</li> <li>• Receiving Payments - Impact of PayPal Buyer Protection on sellers</li> </ul> |
| <b>“NSF Risk”</b>                                                 | <p>Refer instead to “risk of reversal” as introduced in:</p> <ul style="list-style-type: none"> <li>• About your account - Linking and Unlinking a Funding Source - Risk of reversals to your funding source and when eCheques may arise</li> </ul>                                                                                             |
| <b>“Payment Account”</b>                                          | <p>Refer instead to “PayPal balance” as introduced in:</p> <ul style="list-style-type: none"> <li>• About Your Account – Holding and using a PayPal balance – PayPal balance</li> </ul>                                                                                                                                                         |
| <b>“Payment Instrument”</b>                                       | Refer instead to “PayPal account” and “account”.                                                                                                                                                                                                                                                                                                |
| <b>“Payment Order”</b>                                            | <p>Refer instead to “payment instruction” as introduced in:</p> <ul style="list-style-type: none"> <li>• Making A Payment – General Provisions for making a payment – Your payment instruction</li> </ul>                                                                                                                                       |
| <b>“Payment Recipient”</b>                                        | Refer instead to “payment recipient” as introduced and used in:                                                                                                                                                                                                                                                                                 |

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|                                                       | <ul style="list-style-type: none"> <li>the PayPal Seller Protection Policy.</li> </ul>                                                                                                                                                                                                                    |
| <b>"Payment Review"</b>                               | <p>Refer instead to "payment review" as introduced in:</p> <ul style="list-style-type: none"> <li>Restricted Activities and Holds – Holds, Limitations and Reserves – Payment review</li> </ul>                                                                                                           |
| <b>"PayPal," "we," "us" or "our"</b>                  | <p>Refer instead to "PayPal" as introduced in:</p> <ul style="list-style-type: none"> <li>the first paragraph in the section Welcome to PayPal</li> <li>Other Legal Terms – Communications Between You and Us – Contact Us</li> </ul> <p>Refer to "we", "us" and "our" throughout the user agreement.</p> |
| <b>"PayPal Business Payment"</b>                      | No longer defined                                                                                                                                                                                                                                                                                         |
| <b>"PayPal Buyer Protection"</b>                      | <p>Refer instead to "PayPal Buyer Protection" as introduced in:</p> <ul style="list-style-type: none"> <li>the PayPal Buyer Protection Policy.</li> </ul>                                                                                                                                                 |
| <b>"PayPal Credit"</b>                                | Refer instead to "PayPal Credit" on the PayPal website                                                                                                                                                                                                                                                    |
| <b>"PayPal Group"</b>                                 | <p>Refer instead to "affiliates" as introduced in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Indemnification and Limitation of Liability</li> </ul>                                                                                                                                  |
| <b>"PayPal Location Based Payments Functionality"</b> | Where still offered by PayPal and labelled by PayPal as such, this is functionality enabling a user to receive a point of sale payment without using a card terminal.                                                                                                                                     |
| <b>"PayPal Mobile App"</b>                            | No longer used                                                                                                                                                                                                                                                                                            |
| <b>"PayPal POS Functionality"</b>                     | No longer used                                                                                                                                                                                                                                                                                            |
| <b>"PayPal website(s)"</b>                            | Refer instead to "PayPal website" or "our website".                                                                                                                                                                                                                                                       |
| <b>"Personal Account"</b>                             | <p>Refer instead to "personal account" as introduced in:</p> <ul style="list-style-type: none"> <li>About your Account – Opening an Account – Personal accounts</li> </ul>                                                                                                                                |
| <b>"personal data"</b>                                | <p>Refer instead to "personal data" as introduced in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Miscellaneous – Your use of information; Data protection laws</li> <li>Our Privacy Statement</li> </ul>                                                                              |
| <b>"Personal Transaction"</b>                         | Refer instead to the Fees page                                                                                                                                                                                                                                                                            |

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| <b>“PIS Provider”</b>                    | <p>Refer instead to “third party service provider” as introduced in:</p> <ul style="list-style-type: none"> <li>About your Account – Opening an Account – Safe use of your PayPal account</li> </ul>                                       |
| <b>“Policy” or “Policies”</b>            | <p>Refer instead to “PayPal policy” as introduced in:</p> <ul style="list-style-type: none"> <li>Restricted Activities and Holds – Holds, Limitations and Reserves – Payment review</li> </ul>                                             |
| <b>“Policy Update”</b>                   | <p>Refer instead to “notice on the Policy Updates page of our website” as introduced in:</p> <ul style="list-style-type: none"> <li>About Your Account - Welcome to PayPal!</li> </ul>                                                     |
| <b>“Pre-approved Payment”</b>            | <p>Refer instead to “preapproved payment” as introduced in:</p> <ul style="list-style-type: none"> <li>Making A Payment – Setting up automatic charges from your account – Billing agreement payments</li> </ul>                           |
| <b>“Preferred Funding Source”</b>        | <p>Refer instead to “preferred funding source” as introduced in:</p> <ul style="list-style-type: none"> <li>Making A Payment – Funding Your Payment – Selecting a preferred funding source</li> </ul>                                      |
| <b>“processing”</b>                      | <p>Refer instead to “processing” as introduced by and used only in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Miscellaneous – Your use of information; Data protection laws</li> <li>Our Privacy Statement</li> </ul> |
| <b>“PSD2”</b>                            | <p>Refer instead to “PSD2” introduced in:</p> <ul style="list-style-type: none"> <li>Other Legal Terms – Miscellaneous – Corporate Customers</li> </ul>                                                                                    |
| <b>“Relevant Countries”</b> (where used) | <p>Refer instead to the countries listed in the following section in the user agreement for the UK:</p> <ul style="list-style-type: none"> <li>About your Account – Welcome to PayPal!</li> </ul>                                          |
| <b>“Reserve”</b>                         | <p>Refer instead to “reserve” as introduced in:</p>                                                                                                                                                                                        |

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|                                         | <ul style="list-style-type: none"> <li>Restricted Activities and Holds – Holds, Limitations and Reserves – Reserves</li> </ul>                                                                                                                                                                                                                                          |
| <b>“Reserve Account”</b>                | <p>Refer instead to “reserve account” as introduced in:</p> <ul style="list-style-type: none"> <li>About your Account – Holding and using a PayPal balance – Reserve account</li> </ul>                                                                                                                                                                                 |
| <b>“Resolution Centre”</b>              | <p>Refer instead to “Resolution Centre” as introduced in:</p> <ul style="list-style-type: none"> <li>Restricted Activities and Holds – Holds, Limitations and Reserves – What are Holds, Limitations and Reserves?</li> </ul> <p>See also the PayPal Buyer Protection Policy.</p>                                                                                       |
| <b>“Rest of EU”</b>                     | No longer used and defined.                                                                                                                                                                                                                                                                                                                                             |
| <b>“Restricted Activities”</b>          | <p>Refer instead to “restricted activities” as introduced in:</p> <ul style="list-style-type: none"> <li>Restricted Activities and Holds – Restricted Activities</li> </ul>                                                                                                                                                                                             |
| <b>“Reversal”</b>                       | <p>Refer instead to “reversal” as introduced in:</p> <ul style="list-style-type: none"> <li>Receiving Payments – Refunds and reversals of payments - Reversals</li> </ul>                                                                                                                                                                                               |
| <b>“seller” and “merchant”</b>          | Refer instead to “seller” and “merchant” as used throughout the user agreement.                                                                                                                                                                                                                                                                                         |
| <b>“Send Money”</b>                     | <p>Refer instead to “Send Money” as introduced in:</p> <ul style="list-style-type: none"> <li>Making A Payment – General provisions for making a payment – Your payment instruction</li> </ul>                                                                                                                                                                          |
| <b>“Services”</b>                       | Refer instead to “PayPal service(s)” or “our service(s)” as used throughout the user agreement.                                                                                                                                                                                                                                                                         |
| <b>“Significantly Not as Described”</b> | <p>Refer instead to “significantly not as described” or “SNAD” as introduced in the PayPal Buyer Protection Policy, which is also linked from the following sections in the user agreement:</p> <ul style="list-style-type: none"> <li>Making a Payment – PayPal Buyer Protection</li> <li>Receiving Payments - Impact of PayPal Buyer Protection on sellers</li> </ul> |
| <b>“Special Funding Arrangements”</b>   | Refer instead to “special funding arrangements” as introduced in:                                                                                                                                                                                                                                                                                                       |

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|                                                                                                       | <ul style="list-style-type: none"> <li>• Making a Payment – Funding Your Payment – Special Funding Arrangements</li> </ul>                                                                                                                       |
| <b>“Transaction Risk” (referred to together with “risk or exposure associated with your Account”)</b> | <p>Refer instead to the list of common situations listed in:</p> <ul style="list-style-type: none"> <li>• Restricted Activities and Holds – Holds, Limitations and Reserves – Holds</li> </ul>                                                   |
| <b>“Unauthorised Payment” (referred to only in section 11)</b>                                        | <p>Refer instead to “Unauthorised Payment” as introduced and used only in the PayPal Seller Protection Policy. This policy is linked from:</p> <ul style="list-style-type: none"> <li>• Receiving Payments – PayPal Seller Protection</li> </ul> |
| <b>“Unique Identifier”</b>                                                                            | <p>Refer instead to “mandatory information requested” as used in:</p> <ul style="list-style-type: none"> <li>• Making A Payment – General provisions for making a payment – When we may refuse to make your payment</li> </ul>                   |
| <b>“United Kingdom” or “UK”</b>                                                                       | No longer defined                                                                                                                                                                                                                                |
| <b>“User,” “you” or “your”</b>                                                                        | Refer instead to “user”, “you” or “your” throughout the user agreement.                                                                                                                                                                          |
| <b>“Verified”</b>                                                                                     | <p>Refer instead to your obligations in:</p> <ul style="list-style-type: none"> <li>• Other Legal Terms – Our Rights – Information about you</li> </ul>                                                                                          |