

Fast, easy funding for your growing business

Why wait to take your business places when the opportunity's right now?

PayPal Working Capital isn't a bank loan. It's not a credit card. It's a quick, simple cash advance that can help fund exciting growth today.



Instant decision

Your cash advance is based on your PayPal sales. No long forms and no impact on your credit score.



Get funds in seconds

If approved, you will see the funds in your PayPal account almost immediately.¹



Repay as you get paid

Pay automatically based on your choice of PayPal sales percentage. No extra charges if sales fluctuate.²



One affordable, fixed fee

See what you'll pay in advance, with no interest, fees or hidden charges.³

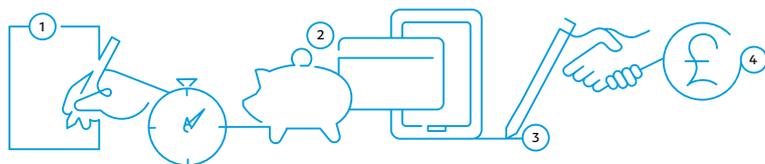
See the difference

PayPal Working Capital is not like most traditional financing.

	Apply in	Get funding in	Repay	Interest	Fees	Early repayment penalty
PayPal Working Capital	5 minutes	Minutes	A percentage of each PayPal sale	No	One fixed fee	No
Typical credit card*	Approximately 20 minutes	Typically a week	Monthly	Yes	Can include activation, annual and late fees	No
Typical bank loan*	Can take hours	Typically 24 hours	Monthly	Yes		Yes

How to apply

To apply for PayPal Working Capital, you must have had a PayPal business account for 3 months and process minimum annual PayPal sales of £9,000. PayPal sales history and account behaviour determine eligibility.



- 1 Complete the application form and get an instant decision.
- 2 Select the amount of your cash advance and then choose the % of your sales to repay.
- 3 Review and agree to the terms and conditions.
- 4 Receive funding in minutes.

To find out more, visit <https://www.paypal.com/uk/ppwcs>

¹ Subject to approval at the time of application. PayPal reserves the right to review its eligibility criteria at any time, without notice. ² Customers must not divert sales from PayPal while the cash advance is outstanding and a minimum level of repayments is required. ³ Other fees will still apply to the normal operation of your PayPal account. Currency conversion fees may apply if you don't have sufficient funds in the currency of your cash advance and we deduct funds from your other currency balances.

* Source: PayPal competitive analysis.