

eBay & Etsy Fee Cheat Sheet

Current fee structures side by side — quote your real costs from memory.

Know your real cost per sale *before* you price. Here are both platforms' current fees, side by side, with the same \$25 item + \$5 shipping example worked out.

Etsy	eBay
Listing fee \$0.20 Per listing; renews every 4 months and on each sale of a multi-quantity listing	Insertion fee \$0 × 250 First 250 listings each month free, then \$0.35 per listing
Transaction fee 6.5% On item price + shipping + gift wrap (not sales tax)	Final value fee 13.6% Most categories. On the total — item + shipping + sales tax — up to \$7,500 per item; 2.35% above that
Payment processing (US) 3% + \$0.25 On the full amount the buyer pays, including tax	Per-order fee \$0.30 / \$0.40 \$0.30 on orders \$10 or less; \$0.40 over \$10
Offsite Ads 15% / 12% Only when an ad brings the sale. 15% under \$10k/yr (optional); 12% at \$10k+ (mandatory). Capped at \$100/order	Payment processing Included No separate processing fee — it's inside the final value fee
Etsy Plus \$10/mo Optional subscription — 15 listing credits + \$5 ad credit	Promoted Listings ~2%+ Optional ads; you set the rate. Category exceptions (sneakers, media, instruments...) have different FVFs
EXAMPLE • \$25 ITEM + \$5 SHIPPING Listing \$0.20 • Transaction \$1.95 • Processing \$1.15 Total fees ≈ \$3.30 — about 11% of the \$30 order (more if an Offsite Ad drove the sale)	EXAMPLE • \$25 ITEM + \$5 SHIPPING Final value 13.6% × \$30 = \$4.08 • Order fee \$0.40 Total fees ≈ \$4.48 — about 15% of the \$30 order (before optional Promoted Listings)

PRICING TAKEAWAYS

- Build **11-15% platform fees** into every price — fees come off the top whether you planned for them or not.
- Fees apply to **shipping too** on both platforms — "free shipping, higher price" and "cheap item, high shipping" cost you about the same.
- Etsy's processing fee hits the **tax-inclusive** total; eBay's 13.6% includes tax in the base as well — your effective rate on the item alone is higher than the headline number.
- Don't forget the non-platform costs: packaging, labels, mileage, and self-employment tax on profits.

Keep it current: platforms change fees, usually in spring announcements. Rates here were verified in **August 2026** against ebay.com and etsy.com — recheck before a big pricing decision.