

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Wednesday, 23 April 2008 9:14 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: eBay International AG notification N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** [redacted] [mailto:[redacted]]  
**Sent:** Tuesday, 22 April 2008 1:28 PM  
**To:** Adjudication  
**Subject:** eBay International AG notification N93365

**EXCLUDED FROM  
PUBLIC REGISTER**

Dear Lauren Roy,

I wish to make a short submission in relation to Ebay's Notification N93365.

This proposal will create a cost increase for sellers, which will naturally be passed on to consumers. Given the low overall value of most ebay transactions, this increase will be substantial.

Not allowing vendors and sellers to negotiate freely as to the form of payment they mutually desire is invasive. Forcing consumers to a payment channel wholly owned and operated by Ebay is entirely uncompetitive, especially when the fees imposed by PayPal are much higher than for the previously available and convenient payment options, such as EFT.

Permitting such a proposal will set a dangerous precedent. The logical product of the ACCC approving this measure would be for other providers to similarly restrict payment methods to maximise their own profits, for instance, department stores only accepting payment by way of their own store credit cards, which also offer uncompetitive interest rates and/or fees and charges.

Ebay has an overwhelming market share, and a business model which is already highly competitive and profitable. It is not necessary nor desirable that their application be approved, and as both a buyer and seller on Ebay, I would request that the ACCC deny it.

Yours Sincerely

[redacted]

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