

**Roy, Lauren**

**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Thursday, 17 April 2008 9:23 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Objection to eBay International AG - Notification - N93365  
 [SEC=UNCLASSIFIED]  
**Follow Up Flag:** Follow up  
**Flag Status:** Purple  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM**

**From:** Robert Plant [mailto:[\[REDACTED\]](mailto:)] **PUBLIC REGISTER**  
**Sent:** Wednesday, 16 April 2008 10:34 PM  
**To:** Adjudication  
**Subject:** Objection to eBay International AG - Notification - N93365

Dear Sir/Madam,

I would like to register my objection to eBay being exempted from the exclusive dealing laws, in order to compel users to conduct their payments through PayPal.

As a buyer, I object to the inevitable prospect of paying more for products through eBay where sellers must absorb commissions of up to (and most often) 2.4% plus a fixed transaction fee to deal via PayPal. Pay on Pickup is not a viable payment method for almost all of my eBay transactions.

I use PayPal but I also use direct deposit to pay for my eBay purchases. I prefer to use bank deposit for Australian purchases, especially since I was personally targeted via phishing scams for PayPal. Whilst PayPal offers short exchange rates for international purchases, it is competitive versus international wire transfer, and the only sensible option for many international purchases, so I typically use them in this capacity. I always try to keep a minimum of funds in my PayPal account and am frankly scared of the linkage to my bank account. PayPal for the most part acts as a middleman, and for Australian purchases, I would prefer to use the services of my bank. My bank is subject to banking laws, they won't freeze my money without reason, if I am defrauded not of my own fault they will return all of my money. My bank offers a better and safer service in my opinion.

eBay claims that PayPal offers enhanced security, but that is their subjective marketing perspective, countered by many factors including:

- \*Lack of responsiveness of PayPal staff to reported problems
- \*Not all funds are returned in the event of a problem
- \*Security resolution does not involve an appropriate level of investigation and has lead to many frauds against sellers
- \*PayPal phishing scams are extremely prevalent and the eBay linkage facilitates this for scammers
- \*PayPal has long made unsubstantiated and my opinion misleading claims about the security and popularity of their payment service

With eBay having a virtual monopoly for online sales (their nearest competitors are magnitudes behind) it's not a simple choice to take my business elsewhere, put simply, if I want to buy some things online, I have to shop through eBay. Their latest idea effectively forces me to use PayPal for payment, which is an abuse of their market power.

17/04/2008

This eBay initiative is a ridiculous anti-competitive revenue-raising activity cloaked in a convenient but obvious disguise of "security".

I implore the ACCC to stand up for the rights of Australian consumers.

Thank you,

Robert Plant