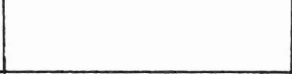



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BRUCE LLOYD



**EXCLUDED FROM
PUBLIC REGISTER**

PHONE: 
MOBILE: 

16 APRIL 2008

THE GENERAL MANAGER
ADJUDICATION BRANCH
AUSTRALIAN COMPETITION AND CONSUMER COMMISSION
GPO Box 3131
CANBERRA ACT 2601

RE EBAY INTERNATIONAL AG EXCLUSIVE DEALING NOTIFICATION
N93365

Dear Sir or Madam:

As a user of Ebay I wish to object to any attempt by Ebay to force users onto Paypal without the choice of direct transfers between bank accounts. I have used the latter method of paying for and receiving payments for Ebay transactions for a number of years without problems.

Most of my transactions are small rarely more than \$100, indeed few are more than \$50 and I know there is a slight risk but I am prepared to take it.

I do have a Paypal account and am happy to use it for overseas transactions but I object to becoming a fully verified member because of the agreement that Paypal then has the ability to directly debit your bank account. It is one thing for Paypal to debit a credit card quite another for them to be able to debit a bank account. I allow no one such access because of the difficulty stopping that access.

It should be noted that if Paypal is offered as a method of payment on a sale then at the Checkout it can easily be mistaken for the ONLY way to pay - it is always offered first and much larger than the other methods.

Please do not allow Ebay to restrict access to direct bank transfers, nor to require users to offer Paypal they have enough market power with out giving them another virtual monopoly.

Do not grant them this application.

Regards,

