

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Friday, 18 April 2008 8:50 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: re PayPal's bad policy [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Sing Lok [REDACTED]  
**Sent:** Friday, 18 April 2008 6:46 AM  
**To:** Adjudication  
**Subject:** re PayPal's bad policy

**EXCLUDED FROM  
PUBLIC REGISTER**

Hello,

I believe eBay should allow buyers and sellers the option of using PayPal or other alternative payment. However, eBay has recently announced PayPal is the only transaction option in the near future. They won't even allow pay cash on pickup in the future. eBay used to insure buyers up to \$400 with any payment method if they don't receive the items they paid for. This was removed last June. The only way to get insurance is using PayPal to pay for the item. I lost \$700 (for buying the iPhone) last year because of the change I did not know last June. They claimed they notified all eBay customers via email before the change.

Please punish this anticompetitive behaviour. They are making too much money and giving back too little. They should be made to give buyers the choice of payment and still get the free insurance cover like it used to be.

Thanks for reading my complaint

Dr Sing Lok

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