

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Thursday, 17 April 2008 1:26 PM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Comment on eBay's proposal for a monopoly payment system.  
[SEC=UNCLASSIFIED]  
**Follow Up Flag:** Follow up  
**Flag Status:** Orange  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** P.B. & S. Markham [REDACTED]  
**Sent:** Thursday, 17 April 2008 1:08 PM  
**To:** Adjudication  
**Subject:** Comment on eBay's proposal for a monopoly payment system.

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PUBLIC REGISTER**

We are a professional retail antiques business founded in 1981. Since that time we have offered credit card, cheque, money order, direct deposit, bank transfer and cash as payment methods for our customers. Some years ago we arranged through the Commonwealth Bank to accept credit card payments in foreign currencies as an additional service for our overseas clients. We have never used Paypal due to its cost; both in upfront fees but also the fact that it takes a generous margin when converting currencies.

We object very strongly to being forced by a monopoly to abandon all other forms of customer payment which will result in increased costs and reduced security of payment for us. We believe that this reduces competition and is an unwarranted use of monopoly power.

Peter Markham

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