

Roy, Lauren

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PUBLIC REGISTER**

From: David Beale [REDACTED]
Sent: Thursday, 17 April 2008 8:09 PM
To: Roy, Lauren
Subject: EBAY PayPal decision - AGAINST!

Dear Lauren,

Further to an post on the Powerseller thread regarding the insistence by Ebay that we must now only accept Paypal on our listings I would like to formally OBJECT to this proposal for the reasons below:-

- 1) Ebay owns PayPal and therefore in breach of it's contract with me as it has always maintained it's position as a trading platform and this by definition makes Ebay part of the transaction.
- 2) 60% of my customers choose to pay by Netbank or by Money order. To forbid my customers to pay by PayPal effectively prohibits these customers from buying from me or anyone else as they are not able/willing to open a PayPal account which requires them to give their bank details to PayPal.
- 3) PayPal is not a bank and therefore not covered by the Banking Ombudsman or any Financial regulatory Authority so many customers will simply not open an account with them as they do not feel it is secure.
- 4) PayPal often freeze accounts if fraud is suspected. Whilst I do not disagree with this in principle, they take far too long to unfreeze them when it's done in error and this is an effective restraint of trade.
- 5) PayPal make additional charges which will prevent me from selling, and put others out of business if we are forced to accept PayPal for all receipts as margins are so close already.
- 6) PayPal charges a percentage which covers Postage which is essentially nothing to do with the sale at all?
- 7) Many of my buyers live in Indigenous areas and this therefore affects that group more than others. This is there fore a racially discriminatory policy and many indigenous people do not have access to credit cards or any other ability to pay.

This is a clear case of double dipping. Whilst I have no objection to receiving some payments by PayPal, to enforce it upon everyone represents an unfair restraint of trade if you sell items of low value since the profit margins on these items are so tiny.

Please add me to the list of objectors.