

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Monday, 21 April 2008 10:22 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Proposed Paypal Only Payments On Ebay - Submissions To The ACCC Required By 2nd May [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** David & Louise Graham [REDACTED] **EXCLUDED FROM PUBLIC REGISTER**  
**Sent:** Sunday, 20 April 2008 4:25 PM  
**To:** Adjudication  
**Subject:** Proposed Paypal Only Payments On Ebay - Submissions To The ACCC Required By 2nd May

Hi

I am writing to you in relation to voicing a complaint about ebays new policy to make paypal an only option for payment.

I have been a small seller with ebay now for the past two years and what started off as a much loved hobby has grown into something that keeps me quite occupied, but still gave me alot of pleasure. Up until the last month that is. Now with these new changes I am really considering throwing in the towel and moving onto another hobby which I can enjoy.

These changes have really been written on the wall when we look back at subtle changes ebay have made that I have noticed.

1. Ebay took away the guarantee they provided (if your products didn't arrive they paid back a certain amount)
2. Big push to let people now that paypal offered this guarantee
3. Paypal raised the limit on this guarantee (not sure of the \$ amounts)
4. Started offering sellers special deals to offer paypal as a payment option on some items.
5. Started offering sellers special deals to offer paypal on all items.

I think ebay are trying to make more money by making people use paypal to make payment, there is no freedom of choice and are using the scare tactic that other forms of payment are not safe (I have been using direct deposit by way of internet banking and also over many years and I have not encountered a problem thankfully)

I would also like to note that I am also an avid buyer on the ebay site and I know I will also be affected from this angle as well, as the sellers will have to raise there fees to cover costs associated with the paypal form of payment.

Thanks for your time Kind regards Louise Graham