

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Monday, 21 April 2008 10:36 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Ralph Papandrea [redacted]
Sent: Sunday, 20 April 2008 9:46 AM
To: Adjudication
Subject: eBay International AG - Notification - N93365

**EXCLUDED FROM
PUBLIC REGISTER**

Dear Sir/Madam,

I have been both a buyer and seller on eBay Australia for over 7 years and would like make a submission in relation to Notification N93365.

When I want to auction items, eBay is by far the best and cheapest medium for me to use. Other traditional auction houses charge sellers upwards of 20% to sell items, at the same time charging buyers upwards of another 15% (as well as another 2% to use a credit card) to buy the item in the form of a 'buyer's premium' (this obviously has an effect on the final selling price as buyers factor this cost into their bids). The items I auction on eBay on average cost me about 10% including any PayPal fees (this may be higher for other sellers selling low end items under \$10) and don't cost the buyer anything in the form of a 'buyer's premium'. PayPal allows me to also accept credit card payments without having to set up expensive merchant facilities directly with a bank or credit card company.

The ability to reach overseas customers via eBay is unparalleled for any other online auction site in Australia.

In general when purchasing goods online from other e-tailers I don't expect to be offered direct bank transfer to pay for goods. Nor do I expect this when I purchase goods from traditional 'bricks and mortar' retailers. I don't see why eBay should be expected to facilitate this other than it already does through the use of PayPal.

However the use of third party checkout services should not be restricted only to PayPal. The perceived security benefits outlined in the submission can still be achieved through other online escrow/checkout services such as www.paymate.com.au or www.moneybookers.com. This would allow true competition in online money transfers and would allow the sellers to choose the best online escrow product instead of being restricted to just one.

Regards

Ralph PAPANDREA

23/04/2008