

## Roy, Lauren

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Monday, 21 April 2008 10:18 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Ebay decision to restrict payments to pay pal only [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Coral [REDACTED]  
**Sent:** Sunday, 20 April 2008 8:05 PM  
**To:** Adjudication  
**Subject:** Ebay decision to restrict payments to pay pal only

**EXCLUDED FROM  
PUBLIC REGISTER**

To Whom It May Concern,

I would like to voice my opinion that the decision by Ebay to force all transactions to be via Pay Pal restrictive to all parties (except of course Ebay) and unfair.

I have used paypal once to purchase items, and I was extremely dissatisfied with the transaction. I only used this method as I was purchasing something overseas. When I was not happy with the transaction I did further research and discovered that many many other people have had their transactions stuffed up by the paypal system. Among other things, I was not happy that paypal required much more personal information than I would normally be prepared to give online, including my address, contact phone numbers, visa details etc. I do not have faith that my details are protected as well with paypal as they are with my bank.

Since then, I have only purchased from Australian resellers through ebay using direct debit. I would much prefer if there was any drama with a transaction to deal with my bank rather than a faceless e-bank.

I don't think it is fair for Ebay to dictate a single method of payment, it does not give users a choice. As with any business, it should be their decision what method of payments they accept.

Sure, it will be easy for me to just not use Ebay anymore, however it is not fair for those who run their businesses through Ebay as they will lose a substantial amount of business. It also forces all Ebay users to have a credit card, which in the current economy is only going to benefit the banks with more fees in their pockets.

There are a lot of sellers with multiple methods of payments. I am extremely disappointed that Ebay are choosing to go in this direction, and I sincerely hope that you will find their decision to be restrictive and unfair.

Thank you for your time.  
Kind Regards  
Coral from Perth.