

## Roy, Lauren

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Monday, 21 April 2008 11:21 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: [Fwd: eBay and PayPal] [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**Attachments:** katanatrading.vcf  
**ACCC Classification:** SEC=UNCLASSIFIED



katanatrading.vcf  
(196 B)

-----Original Message-----

**From:** Import Sales [REDACTED]  
**Sent:** Friday, 18 April 2008 10:40 PM  
**To:** Adjudication  
**Subject:** [Fwd: eBay and PayPal]

**EXCLUDED FROM  
PUBLIC REGISTER**

\*Please treat this email as a public submission\*

Dear Sir/Madam,

I am writing to voice my strongest opposition to the current attempt by eBay to promote the use of their in-house payment system PayPal to the exclusion of all other payment methods or options.

As a long term "eBayer" and a Powerseller for several years I can't say I am surprised by this latest money grab but I certainly am opposed to it.

The PayPal system, whilst convenient in some ways, is horribly flawed. It is far too easy for a buyer to simply claim non receipt of an item without having to prove such a claim and PayPal will simply take the money from the sellers account with little or no communication and practically no recourse.

In other very well publicised cases PayPal "freeze" a sellers account, often with many thousands of dollars in it, and simply say "we are investigating a possible fraudulent transaction". This "investigation" can often take many months. PayPal never offer any information about the freeze citing "privacy issues".

I personally lost \$39 when a buyer in Perth claimed an item I posted (via ordinary surface mail from Cairns North Qld) had not arrived two days after he purchased it on eBay. All the buyer had to do was click a single button on the PayPal site and his money was refunded. I had no say or opportunity to explain my case to PayPal. I never heard a word from the buyer.

If this policy is introduced I will have no option but to scale back my selling on eBay as I will not risk selling my expensive items and having the same refund action taken against me by PayPal. This would offer less choice of items for sale to buyers in Australia. Many other sellers are also considering leaving eBay altogether and again this would offer less choice for Australian buyers.

Most affected are the elderly and the country people who, for various reasons, do not trust on-line banking or don't hold credit cards. PayPal insists they are safe because "you don't share your personal banking details with anyone" in their own words. This statement is a blatant lie as you must give all of your details to PayPal when you sign up with them.

I am happy to answer any questions you may have if I can.

Best regards,

Mike Kalinowski

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