

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Friday, 18 April 2008 2:59 PM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Complaint regarding ebay's new anti-competitive payment policy  
[SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM  
PUBLIC REGISTER**

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

**From:** Michael [mailto: ]  
**Sent:** Friday, 18 April 2008 2:29 PM  
**To:** Adjudication  
**Subject:** Complaint regarding ebay's new anti-competitive payment policy

I'm writing regarding ebay's new compulsory Paypal-only payment policy for all Australians. Paypal is a company owned by Ebay, and Ebay wants to ban all other payment options, in favour of Paypal only.

Most Australian ebayers, both buyers & sellers, prefer paying for items via Direct Debit or at least have the option to do so. Using Paypal incurs additional fees, which do not occur when using other payment methods. However, now Ebay wants to ban these other options, in order for them to obtain even more revenue with compulsory Paypal payments for all purchases.

Ebay claim they're introducing the policy as a "safety" measure, however there appears to be no actual figures proving other methods are less safe, and in fact, according to the many voices raised over this issue, there appears to be considerable problems associated with Paypal, yet very few, if any problems when using Direct Debit.

This Paypal policy is only being introduced in Australia (Ebay offers no explanation as to why other countries won't be made equally "safe", if it's all about safety). It is solely a revenue raising exercise.

As Ebay already takes high fees at EVERY step of each auction, I feel it's now an additional cost that we have no control over. Ebay has not asked its thousands of Australian members if we want this policy, Ebay has simply dictated it will be implemented despite massive opposition. I believe this monopoly is NOT fair trading.

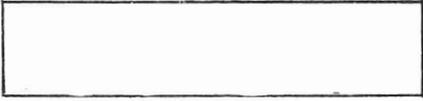
I am an eBay seller who already is forced to include Paypal on my listings but I still receive approximately 60% of my payments via bank deposit. As a buyer, I make a choice based on a sellers history and the monetary value of the item whether I pay by bank deposit or Paypal. I don't argue that Paypal can be helpful but it should remain a choice that we make as buyers and sellers.

A large portion of my customers are older and tend to prefer to deposit money over the counter at banks and admit that they haven't even registered for internet banking because they don't understand it, so how are they to understand Paypal! For these older, infrequent purchasers on eBay - if they were to have a Paypal account for their few and far between purchases - that dormant Paypal account is just begging to be hijacked which would translate to further issues for these users with their bank accounts and credit cards.

In nearly 6 years on eBay - the only disputes as a buyer and a seller have occurred as a result of Paypal. Never once have I had a complaint regarding a transactions paid for by bank deposit.

Please do not grant eBay for this action. eBay's intentions are solely based on profits and not on the benefits for consumers! The sheer number of complaints received by ebay users should be a sign of this. If we really thought this would be beneficial to us then there wouldn't be the BIGGEST uproar I have seen in all my time on eBay.

Sincerely  
Michael Edwards



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