

## Roy, Lauren

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Friday, 18 April 2008 5:25 PM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: PUBLIC SUBMISSION - EBAY N93365 [SEC=UNCLASSIFIED]

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

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

**From:** matjo [mailto:]  
**Sent:** Friday, 18 April 2008 4:25 PM  
**To:** Adjudication  
**Subject:** PUBLIC SUBMISSION - EBAY N93365

**EXCLUDED FROM  
PUBLIC REGISTER**

PUBLIC SUBMISSION dated 18th April, 2008

OBJECTION TO:

eBay International AG - Notification - N93365

RE: EXCLUSIVE DEALINGS ARRANGEMENT PROPOSED BY EBAY INTERNATIONAL:

21.05.08 - You must offer PayPal on all your listings as well as currently permitted payment methods.

17.06.08 - You will only be able to offer PayPal on your listings and pay on pick up (ie paid for when picking up the item).

Pay on pick up can only be offered in conjunction with PayPal. No other payment methods will be permitted.

CONCERNS:

Ebay International is using its market power to 'choke off' existing competition and monopolize payment methods.

The use of 'offer' in Ebays wording above is misleading. To 'offer' means present for acceptance or refusal, if we refuse then we have no other alternative payment method.

Currently the following methods of payment on Ebay are as follows:

PayPal,  
Bank deposit  
Credit card,  
Personal cheque,  
Bank cheque  
Money order

1. Ebays proposal to replace current bank and Post Office Money Order payment methods with a PAYPAL EXCLUSIVELY PAYMENT METHOD is plainly a move to lessen competition.

2. There are no public benefits to be gained by this proposal - our choice to use PAYPAL exists already on Ebay International.

On the contrary if this proposal of conduct is introduced, a great loss of benefits

will affect a large percentage of buyers & sellers on Ebay International.

SOME PUBLIC DETRIMENTS:

1) Pensioners, and many low income families will be excluded from purchasing on Ebay.

(a) To have a PAYPAL ACCOUNT one has to have a credit or debit card or allow Paypal access to your personal bank account.

(b) To have a credit card one has to have an income of at least \$30,000 per annum, to have a debit card one has to have an income of at least \$25,000 per annum.

This limits the buyers on Ebay international to those who have an income of at least \$25,000 per annum.

2) There is a time lapse of payment from PAYPAL to your personal Bank account of at least 3/4 days before the proceeds from a sale on Ebay is available for your own personal use.

(a) This time lapse will ALSO cause a delay in postage of an item to a buyer

3) There are high PAYPAL fees involved on each Ebay sale transaction : e.g.

(a) \$0.00 AUD-\$5,000.00 AUD 2.4% + \$0.30 AUD

or \$4.50 transaction = 0.41c PAYPAL FEE

4) The costs of PAYPAL FEES will be incorporated into the cost of items for sale listed by a seller.

(a) Higher costs to buyer and higher fees paid to Ebay by Seller. Many sellers ceased using PAYPAL for this very reason up to 2 years ago.

5) PAYPAL have a 90 day refund policy.

(a) This is open to unscrupulous buyers to receive goods and receive a refund even though the goods are in their possession.

6) Paying by Money Order may be the only option a buyer living in a small country town without a bank has to pay for an item purchased on Ebay. Access to banks may be 100k's from where they live.

(a) Paying for their items by Money Order is easier and less inconveniencing and less costly than having to travel constantly to deposit money into a bank to fund PAYPAL for their purchases made on Ebay (This

applies to those with a debit card or no cards at all.)

7) FREEDOM OF CHOICE

(a) There is none. Even Pickups have to be paid for by PAYPAL.

Thanks,

Joanne Jentsch

SUBMITTED BY: Joanne Jentsch,

**EXCLUDED FROM  
PUBLIC REGISTER**