

Roy, Lauren

From: KanookandChook [REDACTED] **EXCLUDED FROM PUBLIC REGISTER**
 Sent: Saturday, 19 April 2008 2:26 PM
 To: Roy, Lauren
 Subject: I object to the eBay International AG - Notification - N93365 I wish you to treat our email as a public submission regarding the notification

19th April 2008

Lauren Roy
 Adjudication
 Australian Competition and Consumer Commission
 GPO Box 3131 | 23 Marcus Clarke St | CANBERRA ACT 2601
 Tel: 02 6243 4940 | Lauren.Roy@accc.gov.au

Dear Sir / Madam

I object to the eBay International AG - Notification - N93365

I wish to lodge my complaint to the changes proposed by I object to the eBay International AG on the Australian site Ebay.com.au .

I have been a member of Ebay Australia for Eight years, during this time I have Sold items and I have purchased items, the number of these transactions now numbers over 500. With items I sold on Ebay Australia to other Australians I only offered payment methods of Direct Deposit into my Bank Account or payment via Australia Post Money Order. When someone purchased from me they paid me using either of these methods and I sent goods on, every item I sold resulted in Positive Feedback for me and I left same for the buyers.

As a buyer on Ebay Australia I usually make payment to sellers via Direct Deposit as a majority of Australian Sellers accept this method, This method allows me to securely transfer funds from my Online Australian Banking system to the Sellers Australian Bank, this allows the seller to access his funds anywhere from 12 to 48 hrs later, the seller does not have to pay any fees for this form of payment and it is processed by Australian Financial Institutions.

PAYPAL is a foreign owned Company with NO representitives or offices in AUSTRALIA.

PAYPAL is looking at implementing a mandatory holding period of 21 days where it will HOLD sellers funds, again this can be seen as another attempt by this Company to use sellers funds to invest for greater periods of time to increase Paypals income. Sellers will be required to send goods without even receiving payment, it will be held by paypal.

PAYPAL will charge all sellers their fees and charges on the price of the sold item and also on the POSTAGE costs for that item, something that doesnt happen with other payment methods.

PAYPAL is a flawed and insecure system which is open to fraud as can be seen from many statements on Ebays PAYPAL discussion thread and numerous Websites on the Web.

PAYPAL offers poor assistance to members who have used this service, again this is obvious from

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Paypal discussion threads.

This decision must be seen for what it is , a move that will increase Ebays Income due to its subsidiary Paypal having a Monopoly on payment methods allowed.

Ebay will receive a huge increase fees due to the extra fees that will be paid on postage for all items sold on Ebay.com.au and having no COMPETITION.

PAYPAL is not as secure and safe as stated by Ebay.

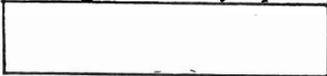
Allowing Ebay to implement this change will STOP ALL COMPETITION with payment methods, this will have an effect on Banks, Post Offices, Paymate (An Australian online payment system) etc., along with an increase in costs to sellers which will have to be passed onto buyers in the form of higher costs.

I ask you the ACCC to make all effort possible to stop Ebay Australia from implementing this change as many many small and large sellers will be forced to close due to the fee increase from mandatory Paypal fees. I also beg the ACCC to see that this move is NOT a security move as stated by Ebay Australia but simply a move to Monopolize the payment system with their own Company and stop any competition, thus raising the Companies income from fees.

I wish you to treat our email as a public submission regarding the notification

I thanyou for your time and hope you can help the many Thousands of Australians who will suffer severly from this decision.

Regards
Craig & Shelley Spalding



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