

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Monday, 21 April 2008 5:32 PM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: Reference notification N93365 [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: tammy james [REDACTED]
Sent: Monday, 21 April 2008 1:00 PM
To: Adjudication
Subject: Reference notification N93365

**EXCLUDED FROM
PUBLIC REGISTER**

Objection to eBay International AG - Notification - N93365
 Thank you for taking the time to publish my objection
 Ebay are-

Disadvantaging a large proportion of the Australian population in the community that do not trust online payment methods that require them to share their personal and financial information with a 3rd party.

As these people will not be able to exercise their democratic right of choice and make payment for their purchases with a payment method they feel comfortable using they will no longer be able to use the eBay site and as a result vendors will lose sales through no fault of their own.

Pick up / COD is not a feasible options for the majority of your transactions - For example I am in QLD If I wish to purchase in any other state or even some parts of Qld I cannot pick that item up and I will be forced to use paypal

Pick Up is unsafe I do not want people coming to my house to pay for goods

COD has an extra cost involved

For years I have used bank deposit with every transaction with Australian users without any trouble

With 200+ transactions on ebay that have been purchased through bank deposit I have not had any problems

It is a payment method I trust and most Australians trust

Bank deposit money orders and cheques are a safe way of dealing in Australia

Many businesses IN AUSTRALIA use bank deposit as a way of accepting payments

Forcing us Australians to use paypal is like walking in to a myer store and being told that the only form of of payment they accept is a myer card I would refuse to purchase from MYER then because they do not allow me an option

22/04/2008

I just want option Please do not take my choices away from me
I am a only a buyer on ebay but if this payment plan is implemented I will be finding a site that allows myself and every Australian a choice

Bank deposit seller recieves within 12/48 hours seller can then send item

Money order received within 5 working days seller can then send item

Cheque as soon as it clears seller then sends item

All of them seem safe to me. Seller does not lose goods or money as they receive money before sending the item

Paypal costly for seller and UNSURE WHEN SELLER WILL RECIEVE MONEY but seller must send goods and pray paypal doesn't freeze account as stated below (many sellers have lost goods and money with paypal)

Planning on introducing a new "safety policy" which will empower them to hold an account holders funds for 21 days before the account holder can access their money. Paypal will be able to do this at any time without providing any evidence to the account holder as to why it is being doneall Paypal will tell the account holder is that they have concerns and are freezing the funds as a precaution.

Paypal's real motives for freezing funds are very suspect to say the least when

It is a known fact that and I quote "any funds PayPal holds for dispersal are automatically deposited in a corporate bank accountwhich earns interest"according to Paypal representative Amanda Pires. The money is kept there until it's ready for distribution. PayPal counts interest payments on those funds as one of its revenue streams.

This may also explain why Paypal takes an unusually long period of time (up to 10 working days) to process an eCheque (A Paypal payment funded from an account holders Australian bank account). I say unusually long because an Internet banking transfer between two(2) Australian banks only takes between 12-48 hours to process. It is obvious to any thinking person that Paypal is holding onto other peoples money for as long as they possibly can to maximize their interest payments revenue stream which is plain wrong when they are not paying account holders interest for using their money

Thank you for taking the time to submit my objection to this unfair situation

Remember it is unfair an unacceptable to both sellers and buyers on ebay

Tammy smith

Brisbane

QLD

FREE Animations for your email - by IncrediMail!

[Click Here!](#)

