

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Friday, 18 April 2008 5:19 PM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: eBay & Paypal [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
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From: Cecilia Biemann [redacted]
Sent: Friday, 18 April 2008 5:01 PM
To: Adjudication
Cc: misseve75@yahoo.com.au
Subject: eBay & Paypal

**EXCLUDED FROM
PUBLIC REGISTER**

I am filing a complaint over Ebay Australia's decision to restrict payment options and in doing so deminishing choices consumers have.

I believe that if Ebay takes the planned action this will constitute breaches of the Trade Practices ACT, PART IV--RESTRICTIVE TRADE PRACTICES , specifically s.45 & s. 4D.

Paypal has been available in Australia for a number of years and its low membership participation has shown that it is **NOT** attractive to both consumers and merchants, otherwise its uptake would have been much higher and eBay would not feel the need to force the system on millions of people who obviously do not want it. Australians are quick to take up new technology that is to their benefit and clearly a lot of Australians and eBayers have chosen not to do this.

It is not about security - making PayPal a compulsory payment method for eBay purchases is simply an easy way for eBay/PayPal to dramatically increase their profits.

Enforcing Paypal and removing the option of widely used payment options such as bank deposits and money orders will cause significant and widespread consumer detriment, especially in the exclusion of those who are unwilling to post their credit card/bank details on the internet.

I believe that these changes are unfair to competing online payment facilitators such as the Australian company Paymate.

The 'benefit' of allowing eBay to proceed with this action certainly does not outweigh the restrictions it places on buyers and sellers, or the lessening of competition in the field of payment processors. Thousands of eBay members (buyers and sellers) are strongly voicing their opinions about this on eBay's discussion forums, and these changes will affect 5 million Australians, therefore I strongly recommend that you take the abovementioned concerns into account.

Kind Regards,
Cecilia Biemann

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