

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Monday, 21 April 2008 11:24 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: public submission, eBay concern [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Vivienne King  
**Sent:** Friday, 18 April 2008 9:02 PM  
**To:** Adjudication  
**Subject:** public submission, eBay concern

**EXCLUDED FROM  
PUBLIC REGISTER**

To whom it may concern,

I wish to raise concern regarding ebay.com.au (ebay)'s recent decision to make the only acceptable payment to be done via paypal.com.au (paypal)'s electronic system or by C.O.D.

As you may be aware ebay owns the electronic payment system paypal, and this, in my opinion is forcing sellers to pay higher and unnecessary fees, and railroads sellers into using their payment system eliminating the other options. eBay believed this will increase buyer protection, but are yet to answer how. I have never had a problem with any other payment option and have found these to be easiest.

I also live in rural Victoria where alot of my buying, bill paying, banking etc occurs over the internet becuae I can not access many of my families materilistic needs at a fair price, paying by direct deposit and have never had a problem, and am concerned of how I will be able to access cash, and keep a record of the whereabouts of my money if forced to use paypal. If paypal has beetter buying protection why is it that when you recieve a bill from any government department or utility there is no paypal option for paying? Even the government accepts direct deposit...Bpay.

As a small time seller, I already pay fees to display my items for sale on their search auction website, and as a seller I only accept direct deposit, money order or C.O.D. This is beacause of the fees which paypal asks its customers to pay to access their money, and have their money paied into..also they put a fee on the total value, which includes postage. Yet another way of opressing the little people. Another concern of mine is that it will reduce its competition, Australia post sales will be affected, especially in the country outlets where much ebay buying and selling takes place of 'normal' shopping. My post master is constantly joking about the amount of people in town who are active ebay members, and that thats half his job,,,that he should be emplaoyed by eBay.

I dont understand how a company can ask for immunity from a law, the TPA, isnt the ACCC's role to ensure everyone abides by this law and trades fairly and reasonable?

I believe the members should be entitled to conduct their business fairly, and with choice, without choice our rights are taken away, I am hoping the ACCC will ensure that eBay has fair practices and open trade which keeps many business afloat and others profitable and active.

Thank you for giging me the opertunity to express my concern and opinion.  
M.Vivienne King.

22/04/2008