

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Friday, 18 April 2008 11:50 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: Paypal [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Lance J. Swan [mailto:
Sent: Friday, 18 April 2008 9:43 AM
To: Adjudication
Subject: Paypal

**EXCLUDED FROM
PUBLIC REGISTER**

Dear Sir/Madam,

My name is Lance J. Swan: I am writing to you concerning Ebay's wishes for Paypal. I am a minor buyer/seller and am concerned that this is going to become a precedent and allow other business', for example Harvey Norman, saying that if you want to buy from our store you must be a member of our financial institution eliminating our freedom of choice.

Ebay has no standing to say that other means of payment are not secure as the Australian banks have gone out of their way to ensure security of monies held and transferred electronically, this is their job description.

Paypal is causing enough problems now, it was one a reliable payment system for quick transfers between buyer and seller, however now the monies are held for a number of days before being transferred (so they can gather the interest) and one cannot get money out of one's account now without paying a fee, unless one has over \$500 in the account. They seem to be directing themselves closer to the rules of credit unions every day and yet they are not, which brings me back to my previous statement, if they can do it why can't others like Harvey Norman etc.

Thank you for your time
Lance J. Swan

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