

## Roy, Lauren

---

**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Friday, 18 April 2008 3:12 PM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

**Importance:** High

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

-----Original Message-----

**From:** Karen Ward [mailto: ]  
**Sent:** Friday, 18 April 2008 1:47 PM  
**To:** Adjudication  
**Subject:** eBay International AG - Notification - N93365  
**Importance:** High

**EXCLUDED FROM  
PUBLIC REGISTER**

By restricting sellers and buyers to essentially one payment method (pick up is hardly an option considering we are supposed to be trading worldwide) we are -  
a) as sellers, unable to continue the sustained high costs of selling as a result of ebay fees and paypal fees (which are calculated on top of shipping charges). Note that as a business none of these charges entitled us to an input tax credit even though ebay australia is a registered company here in Australia.

b) as ebay owns paypal it is really a monopoly. Repeatedly when cases of fraud and scam have been reported to ebay their standard reply is that they are only a venue for trading. If we were to walk into a Westfield shopping mall - essentially a venue - you wouldn't encounter a restriction whereby you can only use one method of payment, be they credit cards or cash.

c) as a buyer and seller or even just an ordinary australian citizen I like the fact that this is a free country and that we have choices and freedom. I have had many transactions on ebay and the only time I have ever encountered a difficulty was via Paypal. Neither the seller nor I had the money when I raised the dispute. PAYPAL was holding the money for well over 30 days and in that course of time I had nothing but excuses and constant request to resubmit my claim form. I finally received a refund from paypal when I went into ebay's public forum to discuss my situation. No explanation was given as to why the money was held for this length of time.

Paypal has also announced that if a high ticket item is involved they have the right now to withhold the money for at least 21 days or longer even if the buyer has advised that the goods have been received. This is to protect themselves in the event of a chargeback!

By enforcing only one method of payment (discounting pick up) this limits my customers' choice as some of them prefer to do direct bank transfer or send postal money order. Essentially many of them are nervous about giving out their credit card or banking details. I also offer Paymate, an australian owned institution similar to paypal but which complies with australian rules and regulations. How is that competitive for them by being squeezed out of ebay as a preferred method of payment?

These are the issues that affect me as a seller and buyer on ebay.

Karen Ward