

## Roy, Lauren

---

**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Monday, 21 April 2008 11:42 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Compulsory Paypal [SEC=UNCLASSIFIED]

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

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

**From:** Chris [mailto: ]  
**Sent:** Saturday, 19 April 2008 9:44 AM  
**To:** Adjudication  
**Subject:** Compulsory Paypal

**EXCLUDED FROM  
PUBLIC REGISTER**

Dear Sir/Madam,

As a seller AND buyer on ebay, I would like to add my opinion into the Pay Pal debate.

I have been selling on ebay for over two years and have been a buyer for over four years.

I sell low priced items and after paying for my ebay listing fees and final value fees, I come away with only very little pocket change. With the compulsory use of Pay Pal, I will now lose another dollar from EVERY transaction plus an extra dollar if I transfer out my Paypal funds to my own bank account which of course is necessary to use the cash for postage and for every day living. The funds in your Pay Pal account can only be used to purchase other goods from online shopping sites so if you want to actually use your OWN money for every day living, it needs to be taken from Pay Pal to your own account which according to the ebay site can take up to a week!!!!!!

Its infuriating that ebay gets a listing fee, a final value fee and now indirectly gets another fee or two through Pay Pal.

I understand that ebay sees itself as an "agent" for people to be able to sell their items so I dont understand why it should matter to ebay how people pay for their goods. Ebay doesnt lose money if buyers dont pay for their items, it is only the sellers that lose out on potential earnings so if buyers are happy to accept cheques or money orders or bank deposit, that is our right.

Surely to force a certain payment method that just happens to also financially benefit Ebay seems to be a monopoly?!?!?! I thought that monopolising was frowned upon and even legally a no-no?!?!?!?

I am a stay at home mum and sell my own items and my childrens items to make back some money for our every day living. This enforcement of Pay Pal will just drive sellers like us out of ebay. I accept every other payment method apart from Pay Pal and have never had any problems with people paying me through this methods. People like flexibility to be able to pay for their items.

Ebay claim that it is a security safe guard to make people pay through Pay Pal?!?!? If people dont want to pay for their items, they wont!!! It doesnt matter if you make Pay Pal compulsory or not - there are always going to be people who dont pay and waste our time - that wont change because of Pay Pal!!

Bank deposit is a guaranteed method as there are transaction records so as a seller, I could not claim that I didnt receive a payment if I did as the banks have records and neither can a buyer claim to have deposited the funds if they didnt for the same reasons.

This is a cash grab by Ebay to make more money - that is the top and bottom of it!!!

I list items weekly but this week will be my last week of being able to sell low price items and I will be forced to increase my starting bid on items just so that I can break even after all the fees.

Sellers and buyers are going to lose out.

So many ebay buyers out there dont even have internet banking so ebay are now forcing these people to have to have that in order to even buy on ebay. It will turn away a lot of buyers and understandably so.

We are a democratic free country in Australia - Choice is ALWAYS an option.

Ebay you are a disgrace - you earn enough money from us Sellers - stop your greed!!!

Choice is a right that shouldnt and surely cant be taken away

Regards,

Jane Thompson  
Ebay seller and Buyer