

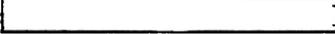
Roy, Lauren

Subject: FW: Ebay Paypal only policy [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

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

From: Andre Zaugg [mailto:
Sent: Sunday, 20 April 2008 11:57 AM
To: Adjudication
Subject: Ebay Paypal only policy

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To whom it may concern,

In Australia, we have an array of payment options - the critical one has always been "cash on the barrel head" so to speak.

When selling items to a random entity, the selling party faces a severe risk if they chose to use COD...the recipient can refuse to pay after the seller has incurred two lots of shipping fees.

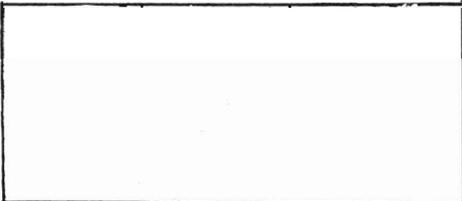
This is normally avoided by Direct Transfer, an easy and fast medium with no attached fees. It can be reversed, providing safety for buyers and it is easy to keep proof of payment if things get ugly. Likewise, it is fast and cheap - a massive benefit for sellers.

It is safer than Paypal, which can be compromised if hackers gaining access to the Paypal site, which is not as secure as an Australian banking website.

At the end of the day - the only entity that gains from this proposal is Ebay. It will cost consumers more (2% - 10% additional fees), or expose sellers to more risk to fatten their profits.

It is easy to see the main justification against this ruling - would you let the Coles-Myer's Empire announce ALL purchases MUST be via the 16% Myercard? What about the other major suppliers, Shell, BP, and so forth? Will you open this door for titanic entities to gouge the public, increase their profits and cut consumer benefits for their own greed? You guard the TPA for a reason. Your authority exists to stop this type of manouevering. Please carry out your assigned role and REFUSE THIS APPLICATION.

Andre Zaugg



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