

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]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Caroline Buchanan [mailto:caroline.buchanan@adjudication.govt.nz]
Sent: Friday, 18 April 2008 2:06 PM
To: Adjudication
Subject: RE: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

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To teh ACCC,

Re eBay payment issue.

I am a regular eBay user. I have been both a Buyer and a Seller on eBay.

I value the right to choose my payment method based on my own good judgement.

I have had people post me a cheque, which I have then cleared before posting them the goods.

I have received money via internet banking. Once it has arrived I have posted items.

As a Buyer, I have sent money via internet banking. I have done that both when someone is posting me something and when I am picking something up.

Internet banking is probably the most widely used means of moving money. For most of us it is free. AND therefore an extremely cheap method of payment.

I have used PayPal. I primarily use it to buy something from an overseas seller where internet banking is too difficult.

Using PayPal when selling costs the Seller money. Using internet banking does not.

This change is forcing increased costs onto Sellers for the cost of the payment method.

I don't mind having the option to use PayPal available for both the Buyer and the Seller. I just do not believe it is necessary to restrict Buyers and Sellers from the right to choose the means by which they undertake the transaction.

At present, people have the right to choose. I look at things for sale and when it offers payment methods that suit me, I buy. If they don't, I don't buy.

I believe that this change by eBay does substantially reduce choice of the people using eBay. It is also a change that is not necessarily of benefit to the consumer.

I beleive that the option to pay by cheque, cash, bank cheque, postal order, internet banking and PayPal should all be available for the Seller to choose how they want to undertake the transaction. Not being able to use iinternet banking is substantially lessening people's choice to use internet banking.

Is this also being assessed under the provisions that relate to third line forcing?

This is one entity say you can only do business with them if you use another entity and effectively pay the other entity fees for that service.

One other issue I have with PayPal and having to use that is that PayPal has my money. They are not a bank or an institution with the level of security of a bank. I believe this exposes more consumers to the risk of this money being lost.

Also, if I want to remove my money, I need to pay a fee to remove it unless I withdraw large amounts. Whilst that money is in PayPal, it is not being efficiently used by me. You cannot instantly remove your money. I can take a day or two to recover it. It would lessen my access to my own money.

Thank you for the opportunity to have my say.

(I ask, please, that if this email is to go on a website for public consumption that my address details are omitted.)

best regards,

Caroline Buchanan

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Subject: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]
Date: Fri, 18 Apr 2008 10:56:35 +1000
From: info.centre@acc.gov.au
To:

Please find attached a response to your recent inquiry to the ACCC concerning eBay / PayPal.
<<eBay exclusive dealing notification.doc>>

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