Roy, Lauren

From:	Blanch, Belinda on behalf of Adjudication
Sent:	Friday, 18 April 2008 5:23 PM
To:	Chisholm, Shane; Roy, Lauren
Subject:	FW: Paypal & Ebay [SEC=UNCLASSIFIED]
Categories:	SEC=UNCLASSIFIED
ACCC Classification:	SEC=UNCLASSIFIED

From: Mindyabiz [mailto⌐_____¬]
Sent: Friday, 18 April 2008 4:16 PM
To: Adjudication
Subject: Paypal & Ebay

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PUBLIC REGISTER**

**To: ACCC
From: Mick Ramsey**

On behalf of my Ebay on line Business (Mindyabiz) I would like make a public submission regarding notification N93365 made by eBay International A.G.

I am shattered that eBay can force users (at MY cost) to use of one of their subsidiaries - Paypal as the exclusive payment gateway for payments for auction goods and services.

Australia's banking system currently allows these same transactions to be processed no cost.

If eBay uses its market dominance to compel users to use ONLY a payment gateway THEY OWN as the sole method of making a payment for items purchased on their site, I believe consumer choice will have been lessened permanently - 30% of my Customers pay by "other means" and to be honest I have never had a problem with over 10,000 transactions... A LOT of my Customers have bad Paypal experiences (so have I) and refuse to use it.
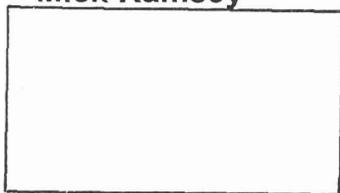
I believe eBay's move is anti-competitive, reduces competition, and certainly NOT in the benefit of the Australian Public in general....And the claims that it is safer are just a Money Grubbing Farce - please contact for more information.

Paypal is NOT the most cost effective payment gateway available to our business, if we are forced by eBay to use Paypal as a payment gateway inevitably the costs associated with this forced choice ....and thus I will close down my business and the $50k per annum it brings into Australia and go back to mowing lawns.

**I pay tax on my earnings.
I have an ABN.
I have a ebay "Power Seller" Rating of 100% happy Customers.
I bring in good $$ to the Australian Economy.**

This is terrible ....Shame Shame Shame.

21/04/2008

regards
Mick Ramsey

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