

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Friday, 18 April 2008 3:20 PM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: EBAY AND PAYPAL [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Zilms [mailto:zilm@michellezilm.com] **EXCLUDED FROM PUBLIC REGISTER**
Sent: Friday, 18 April 2008 3:04 PM
To: Adjudication
Subject: EBAY AND PAYPAL

I would like make a public submission regarding notification N93365 made by eBay International A.G.

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

Australia's established banking system currently allows these same transactions to be processed at NO or LITTLE cost to small businesses and small sellers like myself..

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.

I believe eBay's move is anti-competitive, reduces competition, and certainly NOT in the benefit of the Australian Public in general.

Paypal is NOT the most cost effective payment gateway available to sellers like myself or businesses, if we are forced by eBay to use Paypal as a payment gateway inevitably the costs associated with this forced choice will be passed on to our customers through higher pricing.

regards michelle zilm