

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Friday, 18 April 2008 5:24 PM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: eBay and PayPal [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Karen MacLeod [REDACTED]
Sent: Friday, 18 April 2008 3:47 PM
To: Adjudication
Subject: eBay and PayPal

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Please accept my submission **against** the proposal to force buyers and sellers on eBay to use eBay's payment facility, PayPal.
As a seller on eBay I am an interested party.

This policy would require me to force my customers to pay only by PayPal.

The impact will be

1. Reduced competition as other payment gateways are not allowed - creditcards, other online services such as PayMate and bank deposits
2. Removal of choice for my customers, leading them to shop elsewhere
3. Loss of sales income for my business
4. Increased costs as all PayPal payments incur a fee.
5. The potential for PayPal to increase fees in the future while we have no access to comepetitive options
6. Increased exposure to the risk of chargebacks through the PayPal system. Sellers are very vulnerable when they use this payment gateway.

EBay owns Paypal. This is an unethical attempt to boost the income of PayPal by a form of Third Line Forcing and anti-competitive activity.

Thank you

Karen MacLeod

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