



FILE NOTE			
Matter name:	eBay International AG exclusive dealing notification N93365		
ACCC parties	Shane Chisholm		
Other parties	Edmen Heemann		
		Date	14/04/2008

Mr Heemann called to provide an oral submission regarding this matter.

Mr Heemann submitted that PayPal is not as safe as some of the alternatives as the protection it provides exists in policy only, not in practice.

Mr Heemann considers that amounts held in PayPal accounts are unsecured funds and that PayPal operates as a “wide open book” which is not as safe as other alternatives including internet banking.