

## Roy, Lauren

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Tuesday, 22 April 2008 9:10 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Objection to eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

-----Original Message-----

**From:** Jimmy Harris [mailto:]  
**Sent:** Monday, 21 April 2008 9:20 PM  
**To:** Adjudication  
**Subject:** Objection to eBay International AG - Notification - N93365

**EXCLUDED FROM  
PUBLIC REGISTER**

Dear Sir/Madam,

I wish to lodge an objection to eBay International AG - Notification - N93365 requiring buyers and sellers to exclusively use PayPal for remote transactions.

I have been a buyer and seller on eBay since 2002 and have had over 150 transactions during that time. Approximately 140 of them have been within Australia and for 90% of those I have used direct bank account deposit with absolutely no problems at all.

As a buyer I know that in case of trouble, I have an Australian bank account number to provide to eBay and/or the police; as a seller I know that once the money has been deposited, it is mine and that the buyer has my bank account in case of any problems with the transaction.

Of particular concern as a seller in good standing and with no negative feedback ever, PayPal allows customers to make credit card payments for goods and the seller has no way of knowing what method of payment was used. If a credit card was used for payment, the buyer is able to dispute the transaction and PayPal will then freeze the money and the seller is forced to provide evidence that the goods were shipped. Given most buyers aren't willing to pay the cost of registered postage, this can be impossible and I would not hesitate to completely refuse credit card payments if I could.

eBay's claim that forcing people to use PayPal will improve security is self-serving nonsense. PayPal is well known for its lack of accountability and timely responses to customer complaints (just try searching for "paypal sucks") and the company appears to be trying to avoid being classified as a banking institution (and hence subject to banking regulations) wherever it can.

Even if PayPal were to be safer than direct deposit or other payment methods, eBay should not have the right to dictate to customers which payment method they use. I have no problem with eBay heavily integrating PayPal in to the eBay sales process as they have done, but I strongly believe that as a seller I should be able to offer whichever methods of payment that I choose.

The only motivation behind eBay's decision to remove other methods of payment is to use their effective monopoly position in the online auction market to funnel more profits to their wholly owned subsidiary PayPal. I urge you to support the side of consumer choice and force eBay to reverse this decision. It's not the first time that eBay has banned competition for PayPal - sellers are already unable to offer Google Checkout as a payment method.

Yours Sincerely,

James Harris