

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Wednesday, 30 April 2008 9:03 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Charles Betterman [mailto: ]  
**Sent:** Tuesday, 29 April 2008 8:25 PM  
**To:** Adjudication  
**Subject:** eBay International AG - Notification - N93365

**EXCLUDED FROM  
PUBLIC REGISTER**

Dear Sir / Madam,

I am making this submission objecting to eBay International AG's exemption from exclusive dealing provisions relating to its proposed policy of dis-allowing settlement of trades by electronic funds transfer.

I have been a regular user of eBay for over 4 years completing over 100 transactions. A majority of these were as a buyer and settled using electronic funds transfers. I never had one instance of fraud using this payment method. I strongly reject eBay's claim that PayPal is a safer method. It is the reputation and feedback provided of the seller's trading history on eBay that provides safety, not the payment method.

Direct deposit is a fast, efficient payment method with extremely low transaction costs. In comparison PayPal is slower with very high transaction costs especially for low value items or vendors who are not trading large amounts. I can not see how disallowing the most efficient transfer of Australian currency to settle contracts executed within Australia is of benefit to an efficient economy. Instead it sets a dangerous precedent that is counter productive to much of the reform carried out to Australia's payments systems by the RBA in the last few years.

eBay has very strong market power in the online auction market and such is the nature of buyer and sellers wishing to list and search only the most popular site that eBay has a strong monopolistic power that precludes competition by other auction sites.

I urge the ACCC to reject eBay's exemption from exclusive dealing provisions.

Charles Betterman