The General Manager Adjudication Branch

Australian Competition and Consumer Commission

GPO Box 3131

CANBERRA ACT 2601

Re- eBay International A.G. notification N93365 - interested parties consulted - 16 Apr, 2008

Dear sir/madam,

I would like to make a submission in relation to the above notification.

I strongly contest this proposal by Ebay Australia for the following reasons...

1. The Ebay PayPal only policy restricts trade by not permitting any other method of payment including similar companies to PayPal such as PAYMATE Australia from being accepted on the Ebay website.

PAYMATE Australia is proven to have less charge backs (reversed payments) due to dispute or fraud than PayPal when compared volume for volume against each other.

- 2. Removes any freedom of choice a seller has for accepting payment for an item.
- 3. Removes any freedom of choice a <u>buyer</u> has in paying for an item. PayPal is NOT the safe method of payment Ebay would have people believe.
- 4. Organised individual and syndicate crime use PayPal to purchase items on Ebay, then days later they open a non received item dispute with Paypal. These disputes are always settled in the criminals favour even when tracking proof, signature and shipping to the buyers Paypal verified address is provided to Paypal!
- 5. Thousands of Australians rely on Ebay as their sole source of income including myself.

Many of these people have voiced their opinion via national newspaper blogs, online petitions and Ebays own community discussion boards. The overwhelming majority wants choice to pay on Ebay using one of the current methods available, NOT be forced to use PayPal only.

- 6. There is NO seller protection from fraud only limited conditional buyer protection.
- 7. There are thousands upon thousands of documented cases of PayPal fraud which are easily found via an internet search, the majority of which are documented on one website.
- 8. It is outrageous that Ebay would be so arrogant as to force buyers and sellers to use its own companies payment method only knowing full well there is no true competitor to Ebay either in Australia or any other country hence ensuring most buyers and sellers will comply simply because they have no real alternative to Ebay.

Many people, including myself have a great deal to lose should Ebay be permitted to enforce this very unpopular move.

Mark Verheyen (Melbourne) April 28, 2008 EXCLUDED FROM
PUBLIC REGISTER