

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Tuesday, 29 April 2008 5:41 PM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: eBay/PayPal Exclusive Dealing Notification N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Adrian Heinrich [mailto: ]  
**Sent:** Tuesday, 29 April 2008 1:13 PM  
**To:** Adjudication  
**Subject:** eBay/PayPal Exclusive Dealing Notification N93365

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PUBLIC REGISTER**

The General Manager  
Adjudication Branch  
Australian Competition and Consumer Commission

Attention: Lauren Roy

Dear Lauren,

I wish to make a submission regarding the subject item.

I believe that in eBay is requiring sellers on their auction site to be restricted to using PayPal as the only payment option that it is a restrictive practice and contrary to the hype about providing greater protection for sellers etc. is purely designed to benefit PayPal, a wholly owned susidiary of eBay!

By forcing sellers to only accept PayPal is tantamount to putting "Dracula in charge of a Blood Bank". At present sellers dictate to the payment method to buyers, which may include Direct Deposit to a nominated bank account, personal or bank cheque, postal money order, cash on Pick-up, or COD. If forced by eBay into using PayPal exclusively sellers will be liable to a commission, the amount dependent on the transaction amount; whereas the alternatative payment method attracts no such impost. As it is sellers also pay eBay a listing fee and sale commission fee!

Further, I personally have experienced problems in accepting and sending payment through PayPal with items bought and sold on eBay and can assure you that the buyer and seller protection they (eBay and PayPal) promote is false; an example being that I paid for an item on eBay using PayPal which was not forthcoming, I filed a claim with eBay and was immediately channelled to PayPal, who approved the claim. However, the seller had withdrawn their PayPal funding account and because PayPal could not recover the funds they refused to repay me, in spite of their mis-leading buyer protection policy. Because of this and their excessive fee structure I do not use PayPal unless I am receiving payment from an overseas buyer as a convenience to them - instead I prefer to have payment made to me by one of the aforementioned methods.

eBay is being very greedy in this regard and is not being truthful in their rationale behind this move.

Yours sincerely,

Adrian Heinrich

[Redacted signature area]

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30/04/2008