

EXCLUDED FROM
PUBLIC REGISTER

Shelley Churches
Revheads Garage



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To: Lauren Roy (Contact Officer)
Australian Competition & Consumer Commission

Thank you for your email letter dated 16th April 2008

In response to your letter/Email and the ACCC Infocentre letter/Email.

I am not at all happy about Ebays Paypal policy for the following reasons.

My husband and I run a business on ebay called Revheads Garage.

In 2005-2006 Ebay had a new price structure come into play and with this we lost around 50% or more of our business.

That was bad enough now they want to dictate to MY Customers how they Pay ME for MY Goods. Via THERE OWN COMPANY PAYPAL.

This is direct from Ebay. See quotes below.

"From 17 June you will only be able to offer PayPal on your listings and pay on pick up (i.e. paid for when picking up the item)."

"Pay on pick up can only be offered in conjunction with PayPal. No other payment methods will be permitted."

They have made the claim " Because you are a valued seller we'd like to let you know about some changes to

ebay.com.au that are going to make our marketplace an even safer place for you to buy and sell. "

I can NOT see how as a seller Paypal will make Ebay safer for me.

My Reasons For This are Laid Out Below.

I have had dealings with Paypal and it seems to me that Paypal are **ONLY INTERESTED IN TAKING FEES.**

If a dispute arises they give the buyer back their money in full.

As a **SELLER** you are **GUILTY UNTIL PROVEN INNOCENT** please see examples below.

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As a buyer I can buy an item from a seller and ask they post regular mail. The item arrives at my door and I except it.

Great as a buyer I have the goods. A few days later I can contact Ebay + Seller + Paypal and claim the goods have not arrived.

The seller has a docket from there post office advising they have in fact posted a parcel to this postcode and it has been delivered.

Paypal say sorry that is not proof.

Now if this parcel was registered but NOT a person to person signed delivery the person can still claim they never received it or it was not as advertised or damaged and guess what. Paypal take there word for it. **NO PROOF NEEDED ON THERE PART. I HAVE LOST MY GOODS MY MONEY**, but I have had to still pay MY FEES TO PAYPAL.

I have had only 4-5 transactions that have been to Ebay dispute. On ALL of these it is the buyer had not made payment within the 7 days.

No goods have not left my store as payment had not arrived once payment arrived for the goods they were dispatched and received AOK.

I have a **PAYMATE** ACCOUNT this works in the same manner as Paypal but is **INDEPENDANT OF EBAY**. In my opinion this (Paymate) makes it a safer alternative, having **NO** ties to the auction company they have **NO** conflict of interest.

Ebay themself have until now advertise paying with Paymate as a Safe Payment Option.

They also advertise that making Direct Deposits to credit your/there Ebay account to cover sales and listing fees is Safe.

So why is it that these are now not a safe purchase payment method in there option ?

I HAVE ALREADY LOST BUSINESS SINCE THIS ANNOUNCEMENT.

I have had **ONLY 1 SALE THIS WEEK** PAYMENT VIA DIRECT DEPOSIT. **MY CUSTOMERS LIKE TO PAY VIA** Direct Deposit, Money Order, Cheque, **PAYMATE** Cash on pickup or via Aust Post C.O.D. (Cash On Delivery) not pickup. This is there order of preference **MY** customers choses to make payment to **ME** via these other proffered methods of payment.

Please **NOTE** the following businesses are in **DIRECT COMPETITION** as far as making payments for items purchased over the internet and will suffer as a result due to Ebays lessening of **Competition.**

Australia Post supply Money Orders and offer the COD service.
This means they are in **DIRECT** Competition with Paypal.

Credit Unions / Banks allow you to Direct Deposit funds from one account to another or write a cheque to seller. This means they are in **DIRECT** Competition with Paypal.

Paymate allow payment via there service in the way of Direct Deposit funds transfer or a Credit Card funds transfer and **ALL** of this is done with a security provision to both the buyer and the seller. This means they are in **DIRECT** Competition with Paypal.

I HAVE ONLY HAD 2-3 CUSTOMERS WANTING TO PAY WITH PAYPAL in 4 YEARS and they were all international customers.

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- 1) I AM CHARGED PAYPAL FESS FOR ANY MONEYS THAT ARE DIRECTED TO ME via PAYPAL.
- 2) I AM CHARGED PAYPAL FEES IF THERE IS CURRENCY EXCHANGE.
- 3) I AM CHARGED A PAYPAL FEE FOR THE FUNDS TO BE DIRECTED FROM my PAYPAL ACCOUNT TO MY BANK ACCOUNT.
- 4) I MAY ONLY HAVE FUNDS TRANSFERED FROM my PAYPAL ACCOUNT ONCE AND ONLY ONCE THE FUNDS IN MY PAYPAL ACCOUNT HAVE REACHED A SERTON AMOUNT AND THAT AMOUNT IS DETERMANED BY PAYPAL NOT ME.
- 5) MOST OF MY CUSTOMERS DO NOT WANT TO PAY VIA PAYPAL 99.5%.
- 6) IF MY CUSTOMERS ARE NOT WITHIN A DRIVING DISTENCE TO PICK THE ITEM UP THEY MUST PAY VIA PAYPAL as the new policy dictates.
- 7) I WILL LOSE MY CUSTOMER BASE THEREFORE INCOME THEREFORE I AM OUT OF A JOB.
- 8) NO JOB NO MONEY SO I CAN'T BUY FROM EBAY BECAUSE I HAVE NO MONEY IN MY BANK ACCOUNT TO TRANSFER INTO A PAYPAL ACCOUNT.
- 9) DUE TO THE FACT I AM NOW OUT OF BUSINESS AS A DIRECT RESULT OF THIS POLICY. I HAVE NOW PUT A POSTAL WORKER OUT OF A JOB, A SEVRICESTATION ATTENDENT OUT OF A JOB, A BANK TELLER OUT OF A JOB, A EBAY WORKER OUT OF A JOB, AND I HAVE ALSO PUT A PAYMATE WORKER OUT OF A JOB. 6 Less Jobs 1 Stupid Decision.
- 10) I BELIVE THAT THIS DESITION IS ANTI COMPEDATIVE AND A GROSS MISSUSE OF Ebays POWER to put PAYMATE and OTHERS alike OUT of BUSINESS.

BUT NOT TO WORRY NOW PAYPAL NO LONGER HAVE A COMPEDITOR IN PAYMATE THEY HAVE THE MONOPOLY.

HOW MANY PEOPLE NEED TO BE PUT OUT OF A JOB BEFORE IT CAN BE SEEN THIS DESITION HAS/WILL LESSENING THE COMPETITION.

THIS IS ALREADY HAVING A DETRIMENTAL EEEECT ON MY BUSINESS AND MANY OTHERS.

Thank you for your time with this matter.

I eagerly await a result and response to this outrages and anti compedative submission.

Shelley Churches

Business Partner