

Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Tuesday, 29 April 2008 10:21 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: PayPal [SEC=UNCLASSIFIED]
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From: Sue Layton:
Sent: Monday, 28 April 2008 5:31 PM
To: Adjudication
Subject: PayPal

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This submission comes as a request to investigate the legality of eBay's policy, commencing June 17, forcing all eBay buyers to use only PayPal as their payment method for items they purchase. I find this an outrageous decision, considering PayPal charges sellers 5% of every invoice total, which includes 5% of the postage cost. Electronic funds transfer is an equally feasible option for both buyers and sellers (with the exception of international buyers, who can only pay with PayPal). I also have my own merchant facility, should customers prefer to pay with credit card when they pick up their purchase, which costs me a monthly fee. If PayPal have their way I will certainly no longer need to keep my merchant account open. Surely the banks will also be affected by this policy change. I'm struggling to accept it; it's like telling consumers they can only purchase their groceries with a credit card. I, and many like myself, would be grateful if the legality of such compulsory trading (with its compulsory 5%) could be investigated.

Kind Regards
Sue Layton

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