

Petreski, Sonya

From: on behalf of Adjudication
Subject: FW: Ebay - PayPal Only

-----Original Message-----

From: Dale Maggee [redacted]
Sent: Tuesday, 22 April 2008 6:36 PM
To: Adjudication
Subject: Ebay - PayPal Only

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To Whom It May Concern,

I'm writing with Regards to Ebay's application to the ACCC with regards to their intention to offer PayPal only as a payment option in their system. I would strongly encourage the ACCC to deny this request, as it is clearly anti-competitive, and merely an attempt by EBAY to extort money from it's users (PayPal is a subsidiary of EBAY).

Their Stated reasons are that PayPal is "More Secure" than payment via Bank Deposits. While PayPal do have security processes in Place, their security and concern for their customers is questionable at best.

I have had one experience using PayPal, and in this one transaction I was ripped off. I opened a Dispute through PayPal's Dispute resolution system, and the seller responded saying that he had posted the Item I'd paid For. Since he was In the USA, and I wanted to Be Fair, I decided to wait until the last possible day to escalate the complaint (PayPal limits you to certain timeframes when using their dispute resolution service). On theday my dispute was due to expire, I was sick, and unable to escalate the complaint. The Dispute was automatically closed on their system. I wrote to PayPal advising of this, and PayPal's response was that their policy was not to open closed disputed. I wrote advising that I was happy to send them a medical certificate as proof, and they didn't even respond to my email.

I have used Bank Transfers at least 30 times, probably more like 50, and I have Never had a single problem.

Some quick Statistics:
Bank Transfer Fraud Rate: 0 / 30: 0%
PayPal Fraud Rate: 1 / 1: 100%.

This is a stark indication that PayPal is not "More Secure", as Ebay claims.

If you visit <http://www.paypalsucks.com>, you can read many more horror stories of PayPal's disregard for their customer's safety. Using PayPal is not "More Secure", It's Less Secure in practice, because PayPal has no incentive to do anything to resolve disputes - if they are forced to refund a buyer's money, they'll also be forced to refund their transaction fees, meaning a loss of income.

I Now refuse to use PayPal under any circumstances, so if the ACCC Allows this monopolistic behaviour from Ebay, it will mean I will not be using EBAY any more. But I ask the ACCC to rule that this is not legal, as it's not in anybody's best Interest, except EBAY.

Regards,
-Dale Maggee

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