

Roy, Lauren

**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Tuesday, 29 April 2008 10:21 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Ebay and N93365, 11th April 2008 [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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

**From:** [REDACTED]  
**Sent:** Monday, 28 April 2008 5:19 PM  
**To:** Adjudication  
**Subject:** Re: Ebay and N93365, 11th April 2008

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PUBLIC REGISTER**

Dear ACCC,

In the public interest, I implore you to reject ebay's application to have Paypal as the only payment option available to ebay members.

Ebays statement that this policy will enhance the security of online trading on its site, is open to considerable question. The fact that Paypal is also owned by ebay and will benefit substantially in a financial sense is possibly more to the point. If security is really the aim, there are many better methods available.

Ebays proposed policy will be detrimental to the public interest in a number of ways, such as:

1. A lessening of competition by anti-competitive behaviour which will disadvantage already operating Australian based internet payment services.
2. A lack of payment choice for buyers and sellers trading on ebay.
3. Paypal buyer and seller protection is not automatic and numerous conditions must be met before it applies. Buyers and sellers will be forced to pay for a payment system which in many cases they will not be able to receive any benefit from should a trading problem occur.
5. Paypals dispute resolution process is quite slow and arbitrary and is not overseen by any independent regulatory body. I am not aware of any appeal process for agreived parties.
4. Additional costs for ebay sellers, who under ebay rules are not permitted to pass these costs on 5. Poor customer service, some of which seems to be provided from another country.
4. Increased Australia wide credit card debt 5. Increased paypal profits which move offshore 6. Paypal is a money broker not a bank and not goverened by banking law.
7. Paypal is a California USA based organisation operating under California law and litigation by Australians could prove difficult if not financially impossible.

Overall I can see little if any public benefit if you permit ebay to proceed with its proposed policy.

Your confirmation of receiving this submission is requested.

Thankyou,

Brian Smith

[REDACTED]

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