

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Monday, 21 April 2008 11:09 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: eBay and Paypal [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Peter Kersenboom [redacted]  
**Sent:** Saturday, 19 April 2008 9:23 AM  
**To:** Adjudication  
**Subject:** eBay and Paypal

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PUBLIC REGISTER**

I would like to take this opportunity to voice my disapproval of eBay making payments by either Paypal or pick-up.

I believe that eBay has two motives for making this change.

- a) As most have pointed out, to increase revenue by gaining more transactions through paypal.
- b) For me personally, the bigger issue, to absolve themselves of any responsibility for any transactions outside of Paypal. The reality is that bank to bank transactions will still occur, as there are buyers without a credit card. The buyer will put the money in the sellers account, and if the goods do not arrive, the buyer has no recourse though eBay.

If any of our Banks attempted to put in these types of measures, the ACCC would, quite rightly, step in and address the anti-competitive nature of this. I fail to see any fundamental difference.

I would argue that this change moves them from providing a "service" and into the realms of a financial institution. Based on this, they should be classified as an "Authorised Deposit-taking Institution" with APRA, and made to meet the accompanying requirements, and if they were serious about security, this should not be an issue.

Regards

Peter Kersenboom