

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Monday, 28 April 2008 10:04 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Complaint regarding ebay Australia forcing use of Paypal  
[SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Stephen Pfundt [REDACTED]  
**Sent:** Saturday, 26 April 2008 4:46 PM  
**To:** Adjudication  
**Subject:** Complaint regarding ebay Australia forcing use of Paypal

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Hi, I wish to formally complain about ebay Australia's announcement that they will force all users to use Paypal for payments on auction sales.  
As a regular seller on ebay who generally uses direct bank deposits to receive payments from buyers I object to being forced to use another method that has higher costs.  
ebay is an auction marketplace, it has no role in forcing me to accept certain types of payments method from my buyers who make their purchase from me through the ebay auction system. Ebay is taking advantage of it's ownership of Paypal to force me to deal with my buyers in a way I do not want to. Ebay in doing so is forcing me to pay them more (via Paypal service fees) when I already pay ebay listing fees for the auction service. I wish to deal with my buyers via bank deposit and not be forced to use a payment method of ebay's choice.  
Regards,  
Stephen Pfundt.

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**Roy, Lauren**

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**Subject:** FW: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

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**From:** Stephen Pfundt [REDACTED]  
**Sent:** Monday, 28 April 2008 12:01 PM  
**To:** Roy, Lauren  
**Subject:** Re: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

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Dear Roy,

Please treat my original email as a public submission regarding notification N99365.

I would also like to add to my public submission the following comments;

Ebay, if allowed to force me to use Paypal to receive payments for items that I auction to independent buyers, would be eliminating my choice of competition in not allowing me to choose other financial services providers such as banks to receive payments. Ebay would also be forcing me to incur increase costs through Paypal service fees compared with other competitive offerings such as direct bank deposit. Overall, my choice of financial service providers would be eliminated and my costs would be forcibly increased.

Regards,  
Stephen Pfundt

[REDACTED]

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