

**Roy, Lauren**

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**From:** Blanch, Belinda on behalf of Adjudication  
**Sent:** Friday, 18 April 2008 3:13 PM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: E-Bay plans for PayPal [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Paul Turvey [mailto:  
**Sent:** Friday, 18 April 2008 1:32 PM  
**To:** Adjudication  
**Subject:** E-Bay plans for PayPal

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Dear ACCC,

I am writing as a purchaser who has spent several thousand dollars across several dozen E-Bay purchases over the last year.

If E-Bay makes it effectively compulsory for purchasers to use PayPal, then PayPal will be able to charge whatever it likes and its charges will escalate.

Apart from making a very public mockery of competition policy, it simply does not make sense. The result will be that many items now found on E-bay will no longer be available, especially lower-value items (and there are vast numbers of these), since sellers will not list them because the PayPal charges will make the either the pricing or the return to the seller unrealistic.

This is not crystal ball gazing. Many sellers already will not transact via PayPal for precisely this reason. If purchasers are forced to use an insured transaction provider, regardless of whether it is PayPal or other provider/s, it is likely that there will be a significant reduction in the range of items available, even if the provider does not increase its charges.

If E-Bay proceeds with its plan, it will not just cripple the pursuits and enjoyment of a huge number of people, it will cripple its own market. E-Bay has lost the plot here. Please do not let it do this.

If E-Bay wants to force all transactions to be insured, it should in turn be forced to provide access to one or more insured transaction providers in addition to PayPal. This should happen anyway, in addition to allowing purchasers to chose unprotected transactions at their own risk, so that the huge marketplace for lower-value items can be retained.

Yours sincerely,

Paul Turvey

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