

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Monday, 21 April 2008 11:22 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: ebay policies [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: rick prohaska [mailto:
Sent: Friday, 18 April 2008 9:56 PM
To: Adjudication
Cc:
Subject: ebay policies

**EXCLUDED FROM
PUBLIC REGISTER**

as an American who buys from and sells to Australians I strongly object to the corporate policies of Ebay that bully smaller companies. Specifically that they wish to limit free trade by forcing people to use their own pay service.

my formal objections are as follows

1. that the term pay service is mis used . that they are in fact an unlicensed financial institution.
- 2.that as an unlicensed financial institution the do not have the funds on deposit with the federal reserve to back their activities.
- 3.that they should not have allowed the purchase of paypal by ebay as this is clearly monopoly.
- 4.that is was the lack of experience with internet technology that allowed this action toslip by regulators.
- 5.that the interests of free competition and honesty stifled and should be investigated properly.
- 6.that these issues have not been properly addressed by the American government.
- 7.that recent failures of financial institutions in the united states threaten world economic stability and therefore it only makes sense that a business playing with more money than half the nations on earth each day be more closely regluated.
- 8.that they be banned from using their pay service paypal inc to carry out the corporate policies of ebay as a conflict with free trade and a threat to the stability of the financial stability of smiliar smaller businesses.
- 9.that when a consumer complains they are the victum of indentity theft ebay /paypal allows the transaction to continue instead of stopping it immediatly which tyhe laws of the United states say they must do.
10. that as such they show a flagrent disregard for written law.
- 11.that the courts of the nations must reign supreme in matters of law above the whims of mega corporations that in this case dont even have the proper designation as a bank.
- 12.that ebay paypal issues creditr cards, debit cards andmoney market funds and that is what a bank does.

Frederick Prohaska

**EXCLUDED FROM
PUBLIC REGISTER**