

Petreski, Sonya

From: on behalf of Adjudication

Subject: FW: eBay International AG - Notification - N93365

From: *~flora~*

Sent: Sunday, 20 April 2008 6:08 PM

To: Adjudication

Subject: eBay International AG - Notification - N93365

**EXCLUDED FROM
PUBLIC REGISTER**

Dear Sir/Madam,

I am writing in hope that your Commission will protect Australians from Ebay and Paypal Scam. Ebay is posing to force Australian users to use their own online payment agent, Paypal, on all transactions.

However, I hope for **consumer and seller protection and security purposes**, the ACCC will oppose to Ebay's action. I believe there are many sellers and consumers have been scammed by Ebay through Paypal in the past years and if this Only Paypal payment method is imposed, the security and protection for Australians will be worst. Here is an example:

A couple months ago, I sold an item on Ebay. The buyer (customer) paid for the item through Paypal. Therefore, once I received the payment from Paypal, I mailed my product to the buyer. However, after a week, the payment was reversed. And the buyer made another payment through Paypal using another Paypal account. Then, about 3 weeks later, I was informed by Paypal that an unauthorised transaction was made and that the payment was not made by the original account holder.

Paypal reversed the payment again, leaving my account became negative. They said they will investigate and during the process, I emailed Paypal my receipt for proof of postage that the item has been sent. After 2 to 3 weeks, Paypal emailed me, informing me that their investigation had completed and that I **MUST PAY THEM BACK**.

I lodged an appeal as it was NOT my responsibility for checking whether the payment was from the original account holder or not. It was Paypal's responsibility to check as they are acting as the third party agent that the buyer pays Paypal and then Paypal transfer the money to me (the seller).

However, Paypal just replied my emails saying the dispute had been completed. They wouldn't want to take any responsibility. The interesting part is that 3 MONTHS later, they charged my credit card for that negative amount. This ended up that I lost my product and I lost the payment. I lost double the amount. Plus, Paypal did not send me any notification about they will be charging my credit card.

I made a number of phone calls to Paypal regarding that unauthorised charge to my credit card and the unsettled dispute, and all they told me is that there is no way that they will reverse that charge and the only thing I can do is to lodge an online complaint to the Queensland Police and let the Police handle it.

The guy on the Paypal line was not helping and was rude. I haven't finish talking, he hung up on me. This is really frustrating as I asked him that I thought Paypal have a Seller Protection Policy that protect us, the sellers. The answer Paypal gave me was that my transaction was made before the Seller Protection Policy was launched.

1/05/2008

Two days after complaining to Paypal regarding their unauthorised charge to my credit card, Paypal sent their collection agent to request for the amount they already charged to my credit card. When receiving their collection agent's (Collection House) letter, I called Collection House. I explained to them the incident and what had happened. However, Collection House advised me to contact Paypal again and try to settle with Paypal. Collection House also told me that I am protected by Paypal's Seller Protection Policy. When hearing about the policy, I asked Collection House "when was this Seller Protection Policy became effective?" Collection House told me that this policy have been around for ages. I confirmed to Collection House that "does it mean years?" Collection House said "yes".

Therefore, this shows that Paypal is a SCAM. They lie to us Australian users and they do not want to take responsibility for their faults and neligence.

I urge the ACCC to please protect us Australians from large scammers like Ebay and Paypal. Also, DO NOT ALLOW EBAY TO IMPOSE PAYPAL AS THE ONLY PAYMENT METHOD FOR USERS.

Yours truly,

Been Scammed by Paypal.

Get the name you always wanted with the new y7mail email address.