

Roy, Lauren

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

From: Ian Culliver [mailto:]
Sent: Tuesday, 22 April 2008 1:52 PM
To: Roy, Lauren
Subject: RE: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

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PUBLIC REGISTER**

Good afternoon Lauren,

I wish to object to this plan of eBay due to what I believe to be a severe reduction in my rights to make a choice on how I pay for goods.

I also do not feel that the PayPal service provides anywhere near the level of buyer protection that VISA or MasterCard do. As outline in PayPal's terms, specifically section 2.2

"...We do not have any control over, and are not responsible or liable for, the products or services that are paid for with our Service. We cannot ensure that a buyer or a seller you are dealing with will actually complete the transaction.

PayPal is not a common carrier or public utility. PayPal, at its sole discretion, reserves the right to close an account at any time for any reason, including but not limited to a violation of this Agreement, upon notice to the user and payment to the user of any unrestricted funds held in custody."

Essentially, this dissolves them of any buyer protection and as they act as judge, jury and executioner. There is no recourse for parties that feel they have been mistreated. At least with banking institutions there is always the ombudsman's office.

PayPal also hold the user responsible for any theft or fraud of funds if there is any security breach no matter how the information was gained (ie: their systems were hacked or the users PC compromised).

PayPal restrict the number of claims a buyer can make per year to 3 : Refer to

PayPal Buyer Protection Policy

This Policy was last modified on 7 June 2007

Section 4.b

And finally, if there is a dispute, there is no information on there site providing contact information other than an email / web form service which is to easy for them to ignore.

Hopefully the ACCC will reject this plan and enforce sellers to have the choice of payment method there by allowing consumers the freedom of choice they deserve.

Regards

Ian Culliver