

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Thursday, 24 April 2008 7:58 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]  
**Importance:** High  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** campsie [mailto: ] **EXCLUDED FROM PUBLIC REGISTER**  
**Sent:** Wednesday, 23 April 2008 3:26 PM  
**To:** Adjudication  
**Subject:** Re: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]  
**Importance:** High

To whom it may concern

I hereby formally lodge a Public Submission of Objection of eBays proposed forcing of PayPal (an eBay owned company) as the sole online payment method to all Australian buyers and sellers on the eBay Australia website.

As a Buyer & Powerseller my concerns are as follows:

- Most of my buyers pay by Direct Deposit or Money Order therefore I believe that the changes are anti-competitive. Effectively these changes will eliminate potential customers who are unwilling to use the only online payment option offered by E-bay. This will have a detrimental effect on all sellers & shop owners who currently operate under the E-bay banner.
- As Ebay owns Paypal it is increasing the amount of fees it collects from the sales on their auction site. They charge the sellers a listing fee & final auction fee. Now they wish to include Paypal fees which are a percentage of the sale plus 30c. This will now also include amount paid for postage. i.e on monthly sales from \$0.00 - \$5000 the charge is 2.4% + 30c. Also a withdrawal fee of \$1.00 is charged if you transfer less than \$150.00 to your bank account. These statements & others can be confirmed at Paypal.com.au under Fees.
- The PayPal system, whilst convenient in some ways, is terribly flawed. It is far too easy for a buyer to simply claim non receipt of an item without having to prove such a claim and PayPal will simply take the money from the sellers account with little or no communication and practically no recourse. Paypal, at their own discretion, can also put a freeze on the funds in your Paypal account .
- In regards to the ONLY other option offered by eBay – cash on pickup. Limits the amount of buyers as it is only suitable for local people. Therefore as most of my buyers live interstate I am being forced into offering only one payment method.

My conclusion is this is not a safety issue whatsoever it is only to increase their profits and it will reduce my & others profit margins.

Kind regards

M. Barron