

## Roy, Lauren

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Monday, 28 April 2008 10:15 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: e bay International AG-Notification N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Affordable Pearls [mailto:affordablepearls@affordablepearlsonline.com]  
**Sent:** Thursday, 24 April 2008 3:40 PM  
**To:** Adjudication  
**Subject:** e bay International AG-Notification N93365

Dear Sir or Madam,  
I am re sending my submission as I omitted the notification number.  
Please accept the following as my public submission.

Dear Sir or Madam,

I would like to express my objection and concern about e bays application to you regarding enforcing Paypal as a sole method of payment on ebay.com.au

This move will be anti competitive as it will result in higher costs for sellers as they will be forced to use Paypal rather than having the choice of offering the less expensive payments methods such as bank deposit and money orders. These costs would have to be passed on to the buyers.

This move will also remove all choice of payment methods even though e bay would allow 'pick up'. 'Pick up' is not a viable option for internet use both in regards to the safety of the seller or the practicality of distances usually involved. 'Pick up' can not be considered an option or choice. There is also some confusion as to whether 'pick up' still has to be paid by Paypal, therefore negating it as an option.

There are a number of concerns with Paypal itself and these are a few of the reasons why many buyers and sellers do not want to use it. There is every chance and probability that Paypal (as the sole method of receiving or sending payments ) will become more expensive and therefore even less competitive as Paypal would be able to raise fees and charges at their discretion. Sellers/buyers would have no option but to accept this.

Paypal as a company is owned by e bay, therefore there is a conflict of interest.

As e bay own Paypal and share information it is a concern that the privacy of account holders may be compromised and the additional concern of safety and security of funds and financial information.

Many buyers that use e bay do not like and are very uneasy about giving out their financial information. A great many buyers will only use cheques, money orders or bank deposit. This large section of the public will be unable to continue to use e bay. This will restrict trade.

E bay are putting forward 'safety' as their reason for this application. This is not the case. E bay used to offer the same safety coverage on direct bank deposit. E bay removed it. E bay also initially (before they purchased Paypal) encouraged members to use Paymate as a secure payment method and actively advertised this as a safe payment method. As you may know, e bay now effectively states that Paymate is not a safe method of payment.

Paypal as a company appears not to have a base in Australia nor contact numbers within Australia. It is a company that holds vast sums of money with very poor customer service and access. It is able to freeze accounts and withhold funds without good reason or recompense to the account holder.

I urge the ACCC to reject e bays application on the grounds that it is anti competitive and this lessening of competition would be extremely detrimental to the public.

Yours Sincerely,  
Sarah Cooper