

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Monday, 28 April 2008 10:10 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Ebay & Paypal Submission [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** P Wickes - Frogs Hollow Enterprises [mailto:  
**Sent:** Friday, 25 April 2008 9:55 AM  
**To:** Adjudication  
**Subject:** Ebay & Paypal Submission

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## Ebay & Paypal Submission

Reasons why the Paypal only policy that Ebay is employing after the 19th of June are anti-competitive.

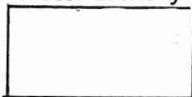
1. Ebay states that it has to enforce Paypal as the only method of payment (besides cash payment on pickup), because it is the only safe way of buying on ebay. They mean that the buyer can have their funds returned if they claim the goods were not delivered etc. This is correct when comparing Paypal to Postal Orders, Cheques and direct deposits. However, payment by credit card also can ensure a charge back. In addition, there is another perfectly good and respectable internet payment company similar to Paypal called Paymate which also protects buyers and gives a safe e-shopping environment.

2. What ebay is intending, by limiting payments to paypal, is to increase its fees under the guise of making shopping safer. It will increase its income because it will not allow any competition in its payment system. If they want a safe system, that also gives buyers choice, then they should also allow bank card payments and Paymate payments as well. This is proof that this anti-competitive behaviour is being hidden under the guise of buyer safety.

3. If the ACCC allows this anti-competitive payment system to operate on Ebay.au then Paypal can increase its fees without fear of losing market share because there will be no competitive alternative to Paypal.

Thank you for allowing us to comment on this issue.

Peter & Mary Wickes



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