

Roy, Lauren

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

From: Noel Daly [mailto:]

Sent: Monday, 28 April 2008 8:54 PM

To: Roy, Lauren

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

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Hi,

I would like my previous email, as per below, treated as a public submission.

I am a registered business, selling on Ebay, and have the following issues regarding the proposed changes to make PayPal the only method of payment (apart from cash on delivery in some cases) available.

- **Lack of choice for my buyers.**
 - Only 20% of my buyers use PayPal:
 - 80% prefer direct deposit, cheque or money order, of this 80%
 - 65% use direct deposit
 - 10% cheque
 - 5% money order.

- **Competitors/ Exclusive Dealing**
 - Being the dominant player in the field, Ebay is the only viable sales avenue for my business, competitors do not have the online traffic to generate enough sales. I believe Ebay are taking advantage of this dominant position to increase revenue with the introduction of these restrictive trading conditions.
 - If a major retail chain introduced payments by **their** credit card only, customers would have the choice to go elsewhere - this is not the case with Ebay.

- **Loss of Business**
 - I will lose a significant percentage of my business. I have canvassed my buyers and approx. 35% would not consider using PayPal as a method of payment, preferring their existing methods of payment ie. Direct deposit, cheque or money order.
 - Pick-up on delivery is not an option as 98% of my customers do not live in my area.

- **Ebay Fee Structure costs are already prohibitive with without additional PayPal Fees:**
 - Initial listing fee
 - % fee on sale
 - Paypal fee on payment by buyer
 - PayPal fee to withdraw funds from PayPal to bank account
 - Currency exchange fee

29/04/2008

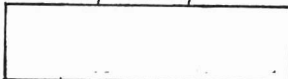
- **PayPal timeline for releasing funds.**

- Funds transferred from bank account to PayPal account currently take approx 7 days to be available (sometimes 10 days).
- Ebay are now proposing to retain funds for up to **21 days** or until feedback from buyer is received - this is **preposterous**, given that:
 - PayPal currently cover buyers for non receipt of goods
 - 30% of my perfectly happy buyers do not get around to completing feedback on my site.
 - Disadvantage with delivery timeline for International goods.
 - I cannot afford to wait 21 days to receive payment.

Additional Comments:

- eBay's comment that this change is to protect buyers and sellers is not true - Sellers will be greatly disadvantaged by this change and their Ebay businesses will suffer.
- I also have a problem with clause in the "Accepted Payments Policy" circulated by ebay which states
"This policy is not only limited to communications made in listings, but also includes all correspondence between a seller and buyer that relates to an Ebay transaction". Which I presume means emails!

Shirley A Daly



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