



Country Heartstrings
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28TH April, 2008-04-28

Our Ref: C2008/566
Contact Officer: Lauren Roy
Contact Phone: (02) 6243 4940

BY EMAIL

Dear Madam

I wish to make public submission to the application by ebay international to enforce the sole use of paypal or cash on delivery pick up for goods purchased through ebay after the 17th June, 2008.

- I accept that paypal should be ONE of the methods of payment offered by sellers. It is extremely successful for overseas purchases as it converts currencies.
- I have been buying on ebay for 6 years and have been selling as a small business for 3 years. I offer all forms of payment, direct deposit, money order, merchant banking facility and paypal. I have never had a problem with any of the methods until recently when Paypal reversed a payment from an overseas buyer. I was not given a reason for the reversal and it occurred some 3 weeks after the payment was made so that the goods had already been posted to the buyer. It was not until the buyer left me positive feedback that the money was reccredited to my account. If positive feedback had not been given I am unsure as to whether I would have been paid for the item. I believe as part of ebays new proposal Paypal will have the power to not allow withdrawal of funds until positive feedback is left. At present I have some 100 items without feedback, some people simply do not leave feedback, not because they are unhappy with their purchase or that they haven't received it but just because they simply forget or don't like to leave feedback unless it is left for them first. This would mean that I would have 100 items which I have posted and could not obtain payment until paypal release the funds. For a small business this has the potential to be catastrophic. I must also add that I do cover any losses or damage caused by Australia Post from my own pocket and don't believe that paying via paypal would make my (and any of the sellers I

buy from) transactions any safer. Bank deposit is quick and incurs no fees. Money order is slower but also has no fees. I have a store on ebay with some 380 listings (I have previously had up to 500 listings) but ebays constant increases in fees and changes in conditions of use have necessitated me reducing the number. **As a small business by the time you pay ebay store fees, listing fees, final value fees and now enforced paypal fees there will not be very much room for any form of profit.** In addition to this the postage charged to send items will also incur paypal fees. It will unfortunately mean an increase in prices just to cover ebays increased fees.

- I personally buy items from all over Australia if I choose to pay by pay on pick up this would mean that I would have to drive all over Australia to collect items if I choose to not pay with paypal.
- These changes are very restrictive, dictatorial and unnecessary.
- I believe that my sales will drop if these methods are introduced infact traffic through my store and sales have already decreased.
- As a seller I do not want strangers coming to my home to collect items. I have a warehouse with quite substantial stock and I don't want this fact publicised. If I am forced to accept pay on pick up I won't have a choice about it.
- In addition, as a consumer I like to be able to choose my payment methods not have them dictated to me by the retailer. I know of no other establishment who has been able to enforce such strict payment methods.
- I also query why this policy was not enforced before Ebay took over Paypal. It appears to me that it has only been introduced at this point to increase ebays already high profits.

Yours Sincerely
Carol Jeffery