

Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Monday, 28 April 2008 10:06 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: Proposed changes to eBay and PayPal - ATTN: Lauren Roy [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: [REDACTED]
Sent: Saturday, 26 April 2008 10:27 AM
To: Adjudication
Subject: Proposed changes to eBay and PayPal - ATTN: Lauren Roy

PUBLIC REGISTER

Dear Ms Roy,

Please do not publish either my name or my email address in any area open to public viewing.

I wish to add my voice of objection to eBay's proposed enforcement of PayPal on their customers as from June of this year. This will effectively eliminate any competition regarding methods of payment, as well as obliterating our freedom of choice entitlements.

Paypal is not a bank and does not have the accountability to its users as do the Australian banks to their customers. I am alarmed at the prospect of PayPal having sole and complete discretion over what they may do with my money once it is in a PayPal account.

In signing up for PayPal, users must agree to terms and conditions, which effectively ensures they have virtually no legal redress regardless of any change or failure of service on Paypal's part.

PayPal can remove, delay, or freeze funds in a PayPal account at their discretion, with no more than a computer-generated email to advise they have done so and with minimal explanation for their actions as standard practice. They have a bare minimum "real people" manning their help centre - often overseas-based and unfamiliar with our Australian eBay site - to handle customer service/complaints re PayPal's handling of funds in users' accounts. To insist upon PayPal to be the sole method of payment on eBay will not be to the community benefit in the area of free choice, eg.:

1. *From the PayPal User Agreement:* Availability. PayPal reserves the right to change or discontinue the PayPal Buyer Complaint Policy or the PayPal Buyer Protection Policy in its sole discretion at any time and without notice. All payments made under these Policies will be made at PayPal's sole discretion. Pending claims at the time of any such complaint, discontinuance will continue to be processed until a final decision is reached.

Ebay claims that PayPal helps keep users safe from the risk of fraud by other users. My concern is: what is in place to keep users safe from PayPal's inappropriate, unfair, and unchallengeable actions?

My objection is not based on how PayPal works *when it is working* - I object to the nightmare which ensues when users are subjected to PayPal system failure.

I object to being forced to deal with a payment system in which I have limited confidence, in order to buy or sell on eBay. The fact that eBay stands to profit from this move is not to be discounted either. Ebay should be subject to regulations that ensure proper and adequate protection to its customers for the services it provides through it's wholly owned subsidiary, PayPal.

Thank you for your time and consideration in this matter.

Yours sincerely,

**EXCLUDED FROM
PUBLIC REGISTER**