

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Tuesday, 22 April 2008 9:08 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Objection to eBay International AG - Notification - N93365  
 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** [REDACTED]  
**Sent:** Tuesday, 22 April 2008 12:53 AM  
**To:** Adjudication  
**Subject:** Objection to eBay International AG - Notification - N93365

**EXCLUDED FROM  
 PUBLIC REGISTER**

Dear Sir/Madam,

I wish to lodge an objection to eBay International AG - Notification - N93365. I am an eBay seller and also sell on my own business website, in both places I offer Pay Pal and about 60% of payments are made through the Pay Pal service.

Currently I offer not only Pay Pal as a payment option but also Australia Post money orders, bank deposits / online transfers, credit card payments via Paymate and personal cheques. This is for the convenience of my customers both internationally and in city and country areas of Australia. To remove all but one payment option would make a significant impact on my annual turnover as many of my customers do not possess credit cards and/or are not willing to enter their bank details into any website on the internet - something that is required to use the Pay Pal service. Freedom of choice is being taken away from my customers and trade will suffer a significant blow.

From a customers point of view, there have been significant issues with Pay Pal with many anti-Pay Pal websites existing on the internet. Pay Pal has a bad reputation that will impact sales if it's the only available method of payment. In my own experience we have witnessed freezing of funds from legitimate sales, overcharging on transaction fees with no remedy from customer service, very poor currency exchange rates, holding bank transfer payments made through Pay Pal for unnecessarily long periods, inconveniencing my customers while they wait for their payment to clear - the list of problems with the Pay Pal service goes on. Pay Pal also has an unresponsive customer service department who, in my experience, do not actually investigate problems I make contact about and take 7 to 10 days to even respond with a form letter that does not address the problem. This is not a company that should have exclusive rights to accept payments for my online auction dealings - there are too many negative impacts on Australian businesses and families who depend on income from eBay sales.

Initially Pay Pal credit card payments were the only method I had available to international customers on my websites, since adding another online payment service, sales jumped dramatically. Some customers will even choose to pay extra (for example money order fees) to avoid paying with Pay Pal.

Attempts at forcing Pay Pal usage on eBay customers have been occurring for over a year now, site malfunctions which make our bank account details inaccessible, warnings right next to the bank deposit and Australia Post money order payment options about them being unsafe (despite my 99.9% positive rating with over 5100 positive feedback comments received) and advertising all over the website claiming that only Pay Pal transactions are the only safe way to pay are just some of the ways buyers are pressured into using the payment method owned by eBay. Despite this, many Australian buyers still choose to use bank deposit or Australia Post money orders because that is what they are comfortable with - this freedom of choice should not be removed.

Sincerely,  
 S. McIvor

24/04/2008

 MSGTAG has notified the sender that this message has been received.