

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Tuesday, 29 April 2008 10:24 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: RE N93365 eBay PayPal submission [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Tom Hoonhout [mailto:  
**Sent:** Monday, 28 April 2008 1:36 PM  
**To:** Adjudication  
**Subject:** RE N93365 eBay PayPal submission

**EXCLUDED FROM  
PUBLIC REGISTER**

I would hope the ACCC will reject the proposal for eBay to only accept PayPal as a means of money transfer Australia should NOT be used as a Guinea Pig for the rest of the world. We are supposed to be a FREE country with FREEDOM of choice. This action gives no one a choice.

As a long time seller on eBay of small items, this extra impost on fees would make the whole selling experience unworkable. There are many people (mainly the older generation) who do not have a Credit Card and are loath to give their personal Bank Details to ANYONE. Many pay for their goods by Australia Post Money Order.

Restricting payment methods on eBay would be making them a monopoly. Already eBay wants to know which is the normal computer that a seller uses plus all the verification of Bank Details.

PayPal do NOT use the same currency conversion rate as everyone else. They pay at least 1% less than the official Australian rate.

Having to pay to PayPal via eBay not only costs us, the sellers more, but takes away FREEDOM of choice from the buyer.

The agencies who will miss out most are THE BANKS and AUSTRALIA POST who will not make any fees on the use of the services. Those merchants who already have processing facilities will now have to pay twice for receiving a payment via Credit Card.

This whole exercise stinks of pure GREED. EBAY will have control of 5 MILLION PERSONAL Bank Account details from Australian Consumers held in the SECURE? Computer system controlled by eBay International. THERE IS NO SUCH THING AS A "SECURE" SYSTEM.

No profits to stay in Australia. PayPal themselves warn of possible fraud on their own website. That does NOT inspire confidence in security.

**JUST DO IT. TAKE A CHANCE.**