

Roy, Lauren

Subject: eBay International AG exclusive dealing notification N93365 [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

**EXCLUDED FROM
PUBLIC REGISTER**

From: Chris Moseley

Sent: Thursday, 1 May 2008 10:11 AM

To: Adjudication

Subject: eBay International AG exclusive dealing notification N93365

To whom it may concern,

As an affected eBay user I'm very unhappy about eBay's proposed change. Currently almost all of my transactions within Australia and a good number with overseas sellers are done via direct bank transfer which is cheaper and more convenient. To date I have not needed to accept Paypal, nor pay those fees. This change will make eBay significantly more expensive to use (viz, more profitable for eBay). Unfortunately there are few competing auction sites making it difficult to simply refuse to use eBay, so this will be unavoidable for many sales.

As well, PayPal is not a bank, and is not bound by any of the restrictions that apply to banks in this country, a fact of which it is quite proud. This means that in cases of dispute PayPal is the final arbiter and while the dispute continues PayPal will hold onto disputed funds. They also require full access to my bank account in order to deposit funds which is unusual. It means that in case of a dispute they are able to withdraw funds from my account and hold them indefinitely.

yours sincerely

Chris Moseley

Contact details excluded

**EXCLUDED FROM
PUBLIC REGISTER**