

Roy, Lauren

Subject: FW: Notification N93365, 11 April 2008 [SEC=UNCLASSIFIED]

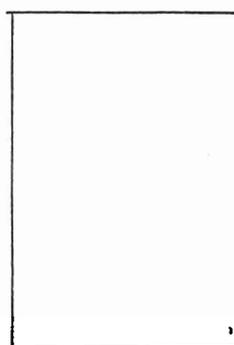
Categories: SEC=UNCLASSIFIED
Attachments: Pasted Graphic.tiff
ACCC Classification: SEC=UNCLASSIFIED



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(37 KB)

-----Original Message-----
From: Jim [mailto:]
Sent: Thursday, 1 May 2008 1:38 PM
To: Adjudication
Subject: Notification N93365, 11 April 2008

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PUBLIC REGISTER**



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Dear Register,
I would like to present a submission in regards to
Notification number N93365, dated 11th April 2008.

I wish to make several points of opposition to this proposal, as I feel that it has absolutely no merit to anyone other than to possibly enhance the financial well being of the beneficial owners eBay International AG. And even that is a moot point.

Firstly, I wish to make it crystal clear that I have never used eBay to sell an item. However, I have purchased items from sellers and would prefer not to have to be forced into using PayPal as the only realistic payment method for eBay purchases, should I ever use it with such an obnoxious system in place. eBay is trying to argue that the current legal safe guards that protect consumers in every other business in Australia has failed to protect people purchasing goods or services on eBay. So, by their own admission, it is eBay themselves that have an unsatisfactory business model that has fostered an insecure trading venue. That should mean the business model itself needs changing, rather than the applicable trading laws to accommodate a flawed business model.

But it gets worse, eBay is currently falsely advertising that PayPal is a more discrete way for people to pay for a purchase. The advertisement claims "with PayPal you don't have to share your financial information with the seller". This is very misleading. You wouldn't be with other payment forms either. However, people using PayPal are actually more exposed as they have to disclose their financial details to PayPal, thus people using PayPal are actually twice as exposed to hackers as they would normally be. Hardly an increase in security. Clearly, the applicant is more interested in blaming all and sundry for their business flaws rather than change their business model to include easy remedies to a broken security system that require no change, or relaxation of, existing trade practise standards.

Ultimately, if trade practise standards were lowered on this occasion, then many other companies would line up to do likewise until there are no standards worth keeping. Currently we have fairly miserable anti competitive laws in certain areas, and the government of the day obviously agrees, as they have stated they plan improvements to the act. So to grant any company some form of waiver to existing law would be going against the flow of public opinion and concern.

Yours Sincerely,
Jim Millett.