

Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Wednesday, 23 April 2008 9:03 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: Submission - re Ebay notification N93365 [SEC=UNCLASSIFIED]
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From: Christine Jones [redacted]
Sent: Tuesday, 22 April 2008 10:09 PM
To: Adjudication
Subject: Submission - re Ebay notification N93365

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Submission re Ebay notification N93365

The current move to restrict payment for goods purchased through Ebay is unfair to buyers in that they are obliged to divulge personal banking or credit card details to Paypal. It also means that postage costs must rise to cover the 3% of the cost withheld by Paypal. Ebay has long held a policy of removing listings with 'excessive' postage costs, Paypal payments, in fact, increase those costs. A double standard could be appearing with less attention being paid to 'excessive' costs if Ebay and Paypal will directly benefit. Paypal is no safer for sellers or buyers than bank direct deposit, Australia Post Money Order, cheque or credit card as all provide a proof of payment and are traceable if need be. Payment by Paypal does not ensure delivery of goods – only registered or express post provides a tracking service. Paypal does not. Many sellers already have their own credit card facilities which will be largely redundant if this move is allowed, and for no reason. An example – my postage as a seller currently averages \$250.00 per week. If Ebay is allowed to implement the proposed restriction on payment methods they would increase their gross income by \$7.50 per week at least. I am a small trader, employed full time elsewhere, but when that amount is multiplied by the number of similar traders the amount becomes significant to any business. Ebay has, over the past few months, been actively promoting Paypal to the extent of making direct Deposit details very difficult for buyers to access. Ebay has consistently claimed that this is due to 'system problems' but the problem has not been corrected in several months. I have bought and sold on Ebay for three years, I regularly use Paypal as a buyer and seller, particularly for international transactions. I accept Paypal within Australia but request that buyers use Direct Deposit of Money Order whenever possible to minimize costs. It does offer an alternative method of payment which is acceptable in many instances, however I do not believe that Paypal and Ebay can guarantee total freedom from possible fraudulent usage any more than Visa, Mastercard or Amex are able to offer such a 'deal'. Ebay is clearly making this move in an attempt to increase income by gathering 3% of the 30% of sales transacted with non Paypal payments, plus 3% from the postage costs incurred on those sales. This proposal is clearly 'protective' and should not be allowed.

Christine Jones

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