

**Roy, Lauren**

**Subject:** Re Notification N93365 - Ebay International AG [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM  
PUBLIC REGISTER**

**From:** name excluded [REDACTED]  
**Sent:** Monday, 28 April 2008 2:09 PM  
**To:** Adjudication  
**Subject:** Re Notification N93365 - Ebay International AG

I wish to lodge an objection to eBay International AG - Notification - N93365 that is aimed at restricting my choice of payment options and in doing so diminishing or dramatically reducing my choice as a consumer by forcing to have one payment option (the COD option is not viable for the majority of buyers on EBAY).

I have been both a buyer and seller on Ebay since 1999. Up until these proposed changes I have always had a choice in most transactions as to how I make my payments whether it be via PayPal, money order or direct deposit. This gives me the freedom to choose as a buyer what fees I will pay and also as a seller what fees I will pay (i.e. PayPal attracts a cost to me as the seller that is not allowed to be transferred to the buyer under ebay's policy).

These planned actions will significantly lessen the choices consumers have in dealing with vendors on Ebay. Simultaneously it will force any sellers that do not currently accept Paypal to do so or to close their operation on eBay – essentially forcing them to breach s.45 of the TPA. This is planned not to provide protection as eBay claim but to bolster their own bottom line. There is no valid nor legal reason for eBay to introduce this change, as I currently have the choice to use PayPal or NOT.

The sole purpose of this change is to provide added profits to Ebay as PayPal is a wholly owned company of Ebay by increasing charges to sellers and forcing both sellers & buyers to provide their personal and banking details to what is basically an overseas company. PayPal isn't even listed in the Australian phone directory and if you happen to find a phone number on their website it is a Sydney number which is switched over to America, even Ebay states that the local Paypal staff can't assist users in Australia and they give you an international number to ring Paypal (so much for an Australian company).

- a) As a democratic country I should have the right as a buyer to have choices of payment and not be restricted to credit card via PayPal or PayPal alone. A money order or bank transfer is certainly as safe (if not safer) than PayPal and does not attract the fees that PayPal does.
- b) This submission makes it restrictive to many Australians who do not have (or want to have) credit cards.
- c) It is non-competitive in regards to Australia will be the only ebay site that will have this ruling if it comes in. It is not an option on any other Ebay site (i.e. US or UK for example).
- d) PayPal is not a bank and has no accountability to its users as Australian banks have to their customers. PayPal have the sole and complete discretion over what they will do with my money once it is in a PayPal account. They can remove, delay or freeze my funds at any given time at their discretion with little or no explanation. There is a charge to use PayPal (with the cost absorbed by the seller) and a cost if you wish to withdraw your funds to your nominated bank account. As a seller we are not permitted to absorb any of the PayPal fees into our costings.

**I ask that you that you reject Ebay's application to be able to force this exclusive dealing which is unfair and non-competitive**

**Name excluded**

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7/05/2008