

## Roy, Lauren

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Wednesday, 23 April 2008 9:19 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Spam: eBay / Pay Pal - Opposed to eBay forcing users to Pay Pal payments.  
[SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

EXCLUDED FROM  
PUBLIC REGISTER

-----Original Message-----

**From:** lukerevolution [redacted]  
**Sent:** Tuesday, 22 April 2008 10:07 PM  
**To:** Adjudication  
**Subject:** eBay / Pay Pal - Opposed to eBay forcing users to Pay Pal payments.

Dear Sir/Madam

Thank you for accepting submissions from the public on this issue. I will be brief as I would imagine that you will receive many submissions on this.

eBay is stating that Pay Pal is more secure. I believe that introducing one more system into each transaction introduces more risk. I have always paid for purchases using Internet banking. I have never paid for a transaction any other way. I have never had a security concern with this method. My bank's site is well secured so I know my details are safe. If I make this payment via Pay Pal there is one more site that needs to be secured.

Pay Pal has fees.

This additional cost will have to be paid by the buyer. Sellers can't just absorb this extra cost. I imagine that eBay sellers are small operations who are just trying to make a living. Pay Pal does not compete with direct deposit on cost.

I am not a big user of eBay's services. I have completed only 81 transactions. I have sold one item for an elderly neighbour. I will probably continue to use eBay if they do introduce this rule so I can't threaten to do them with any real harm. But I don't think this is fair and I hope that the ACCC can stop eBay from introducing this self serving rule. If they want to increase fees by 1 - 2%, why don't they just come clean and increase fees.

Yours sincerely

Luke Mancell  
Gympie, Queensland, Australia.

Such strenuous living I just don't understand...

END MESSAGE. EVERYTHING ELSE IS AN AD! :-P

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