

Roy, Lauren

Subject: FW: SUBMISSION RE notification N93365

From: Sue [redacted]
Sent: Thursday, 24 April 2008 8:28 PM
To: Roy, Lauren
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PUBLIC REGISTER

Dear Lauren

I would wish to make a submission regarding the eBay Notification N93365.

With regard to the 21 May request that sellers make PayPal a cast iron accepted choice, I feel that my main objection to this is how eBay structure the invoices. Currently PayPal overrides all other choices, by appearing first and covering any other choice. This makes many of my buyers feel decidedly uncomfortable, as many dislike PayPal and will not consider using it. New buyers think this IS the only option right now. I currently prefer not to accept PayPal within Australia, partly due to the extra fee costs on a small enough mark up that already encompasses GST and eBay fees. But also partly to the confusion that arises when the entire first part of the invoice suggests that PayPal is the only available option. This needs to be seriously looked at.

With regards to the 17 June exclusive dealing submission, I would be aghast if this were to be allowed to pass. Without involving emotion in any way, it is maybe clearer to set my objections out in clear paragraphs.

Many buyers do not wish to use PayPal, as the Australian market prefers free choice and many have a distrust of internet payments of any sort. Over half of my buyers (and I do have over 8,000 feedbacks, so I am no novice at this) visit the local branch of the bank to make their payments, rather than even use internet banking.

I feel that my business is being over ruled by a Monopoly rule, suggesting the sort of atmosphere created by Communist states and the like. This is a proud and free country, we like to chose how and why we do things and not be forced into submission by large companies.

eBay always declared itself to be a portal for trading, yet with the purchase of PayPal has gradually crept into a ruling body, governing exactly how payments must be made. I have read all the reasons eBay have touted for this and, frankly, they are nonsense. Most fraudulent acts seem to stem from overseas, not within Australia. This is not an exercise to benefit the buyer, but an exercise to line their pockets further.

Competition is a vital thing for any kind of Australian industry. PayPal only, or local

pick up (a sop if ever I have heard one), denigrates the spirit of any business person.

I protect my own consumers, as without them and their continued custom, I have no business. I have, over the past couple of weeks, emailed literally dozens and have yet to find ONE who is comfortable with this idea. Some have had real problems with PayPal in the past and would never consider using this service again. And this is a moot point. PayPal IS a service, not a lifeline for anyone but eBay.

I will lose money I cannot afford, if I am forced to use PayPal exclusively. So do I have to raise my prices to the buyer to counteract this, or do I just fall lower down the income scale? Hardly in the interests of the consumer, if this happens across the board, as it must.

If a buyer uses PayPal, I either have to wait until there is \$150 in the account or spend another \$1 to get it sent to my banks. Not a fortune for a one off situation but this is going to be repeated day after day.

My buyers expect their item to be mailed as soon as they make payment. And rightly so. Currently, if someone overseas uses PayPal, I have money in the bank to cover their postage costs. But if everyone is using it, I will not have this flexibility. And a PayPal payment can take up to FIVE days to hit my bank account. Again, this is not in the interest of the consumer.

EBay uses Australia as a guinea pig for just about everything. Clearly stated State taxes to be added and VAT also means that US and UK are able to cover their financial obligations in the easiest and correct manner. Already we in Australia have to be GST inclusive. eBay would not try this in the other countries, as they would have a revolt in their hands! Yet the Aussies must roll over and accept this. Please do not let the Australian way of life be affected yet again by a greedy international corporate organisation, who care little or nothing for the smaller sellers that they encouraged in the first place. This is not me, but hundreds of other folk out there, just trying to survive.

We do not want or need such a monopoly in Australia. It is against Fair Business Trading, makes a mockery of any kind of healthy competition and certainly is no real protection for the consumer. The ACCC is there to protect the community, small business and others from such blatant disregard of our laws.

regards
Sue Anderson