

Roy, Lauren

Subject: FW: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

Attachments: Minimum Withdrawal Amounts - PayPal.pdf; Fees - PayPal.pdf



Minimum
Withdrawal Amounts -



Fees - PayPal.pdf
(77 KB)

**EXCLUDED FROM
PUBLIC REGISTER**

From: jules photos [redacted]
Sent: Sunday, 4 May 2008 11:12 AM
To: Roy, Lauren
Subject: RE: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

The claim by ebay that using only paypal and COD as payment options will enhance security for buyers is disingenuous at best, but I believe an outright lie. I believe that the real motivation for imposing the Paypal restriction is greed, pure and simple.

1. It imposes additional levies on top of their standard ebay fee structure for sellers for every item sold. Remember that each seller must pay a fee to list the item and then an additional premium if the item sells. This will now be compounded by additional charges (both outright and hidden) if paypal is the only source of payment permitted. ADDITIONAL PROFITS FOR EBAY INC
2. Sellers cannot access those funds (for example transfer them to a bank) without another additional charge if the amount is below a certain figure (\$1 for ANY amount below \$149.00 - see attached 'Fees-Paypal.pdf' document from the paypal website)... which makes it difficult for small sellers such as myself.
3. To compound the problem, there is a minimum withdrawal amount of \$15.00 to access any payments that have been received. So, if I sell an item for \$9.99 I have to pay fees to ebay, pay fees to paypal and then cannot even access my money because it does not meet their minimum withdrawal amount. AND UNLIKE OTHER FINANCIAL INSTITUTIONS THEY DO NOT PAY INTEREST IF I LEAVE IT IN THEIR ACCOUNT!
4. If I decide (for ease of use for international customers) to list an item in a currency that is not Australian dollars, the exchange rate when converting to Au\$ is weighed very heavily in Paypal's favour and is much more excessive than those of the banks or other financial institutions. It also incorporates additional 2.5% fee on top of their already poor exchange rate. More profit for ebay!

As an ebay buyer who has filed a claim with paypal, it has been my experience that whilst it is possible to file a claim, the chances of a fair and equitable resolution are slim and in my case they were non-existent. In my particular case, paypal acknowledged that there was a problem but refused to remedy the problem and offer a refund or even partial refund. There appear to be too many caveats and escapes for ebay/paypal. Anecdotal evidence suggests that I am not alone in this experience.

I wonder what the actual figures are for claims lodged by buyers V actual refunds or successful outcomes re buyer protection?

Ebay removes choice from both buyers and sellers in negotiating a payment method agreeable to both. In doing so it has also increased it's profits through it's unfair fees and double dipping. This new arrangement does nothing to truly protect customers as there are many other more practical solutions which are ignored or have actually been rendered impossible by ebay.

I truly believe that ebay only pays lip service to protecting customers. In my main area of interest, antiques and specifically military antiques, ebay is a haven for fraudsters, conmen and reproduction artists. Their listings are filled with items that are not what they claim to be and yet NO protection is provided for the buyer to protect against sellers who peddle fake items. It does little to enforce it's own guidelines re restricted or banned items and the militaria pages of ebay are filled

with items that contravene its policies. Even when reported, the mechanisms in place for any sort of resolution appear to be ineffective and without course for explanation or redress. If this is any indication of how it protects it's users then I find it difficult to see how, without a radical overhaul, the introduction of Paypal only payments will improve buyer or seller protection.

sincerely

Julian Tennant

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Minimum Withdrawal Amounts

Currency Balance	Minimum Amount
Australian Dollars	\$15.00 AUD
Canadian Dollars	\$15.00 CAD
Czech Koruna	240.00 CZK
Danish Krone	60.00 DKK
Euros	€10.00 EUR
Hong Kong Dollars	\$80.00 HKD
Hungarian Forint	2,100 HUF
New Zealand Dollars	\$15.00 NZD
Norwegian Krone	65.00 NOK
Polish Zloty	30.00 PLN
Pounds Sterling	£6.00 GBP
Singapore Dollars	\$15.00 SGD
Swedish Krona	80.00 SEK
Swiss Francs	13.00 CHF
US Dollars	\$10.00 USD
Yen	¥1,000 JPY

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Fees

	Personal Account	Premier/Business Account
Open an Account	Free	Free
Send Money	Free	Free
Withdraw Funds	Free for \$150.00 AUD or more, \$1.00 AUD for \$149.99 AUD or less to bank accounts in Australia Fees for other withdrawal options	Free for \$150.00 AUD or more, \$1.00 AUD for \$149.99 AUD or less to bank accounts in Australia Fees for other withdrawal options
Add Funds	Free	Free
Accept the following funded payments: <ul style="list-style-type: none"> • PayPal Balance • PayPal Instant • Bank Transfer • PayPal eCheque 	Free	<u>1.1% + \$0.30 AUD to 2.4% + \$0.30 AUD</u> <u>2.1% AUD to 3.4% AUD + a flat fee as outlined below* for cross-border transactions</u>
Accept credit or debit card funded payments	3.4% plus \$0.30 AUD for domestic transactions 4.4% + a flat fee as outlined below* for cross-border transactions of 6 transactions per 12 month period, unless initiated through Skype 3.4% plus \$0.30 AUD for card payments received using PayPal on Skype	<u>1.1% + \$0.30 AUD to 2.4% + \$0.30 AUD for domestic transactions</u> 2.1% AUD to 3.4% AUD + a flat fee as outlined below* for cross-border transactions
Multiple Currency Transactions	Exchange rate includes a 2.5% fee** Fees for international payments	Exchange rate includes a 2.5% fee** Fees for international payments

*Flat fee will be charged as follows: \$0.30 AUD payments in Australian Dollars, \$0.30 USD for US Dollars, \$0.55 CAD for Canadian Dollars, €0.35 EUR for Euros, £0.20 GBP for Pounds Sterling, ¥40 JPY for Yen, 0.55 CHF, 2.80 NOK, 3.25 SEK, 2.60 DKK, 1.35 PLN, 90 HUF, 10.00 CZK, \$0.50 SGD, \$2.85 HKD, \$0.45 NZD.

** If your transaction involves a currency conversion, it will be completed at a retail foreign exchange rate determined by PayPal, which is adjusted regularly based on market conditions. This exchange rate includes a 2.5% spread above the wholesale exchange rate at which PayPal obtains foreign currency, and the spread is retained by PayPal. The specific exchange

rate that applies to your multiple currency transaction will be displayed at the time of the transaction. [View Currency Converter](#)

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