

Roy, Lauren

Subject: eBay/PayPal [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

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

From: Allan Beeton [mailto:]

Sent: Sunday, 20 April 2008 2:04 AM

To: Adjudication

Subject: eBay/PayPal

**EXCLUDED FROM
PUBLIC REGISTER**

Hello.

I have just become aware of changes planned by eBay, and was told the ACCC is inviting public comment. (If this is not the case, I apologise.)

No one should be forced to use a payment method against their will. They are MY items I sell and buy on eBay, and eBay already collects fees for that service. As the item belongs to me, the decision about which payment methods to accept should also be mine. Especially if forcing me to use their payment method costs additional fees for what I consider to be a completely unnecessary service.

If as a seller I do not wish to accept PayPal, I understand I may lose a few wary bidders and thus receive a lower final sale price. But that has always been the case on eBay and the feedback system assists buyers in their decision. As I am selling MY items, it should be MY risk and choice - not the unchallenged right of some greedy third party to force it upon me.

Credit card payments provide sufficient protection for buyers. In fact, more than sufficient, as eBay/PayPal never refunds the full amount in a dispute - whereas full amounts are returned with other methods such as Visa.

After both selling and buying hundreds of items on eBay over several years, I have had nearly zero problems when paying and accepting by bank transfer and Visa. It is when using PayPal that I have had the most difficulty. As a seller, I would gladly forfeit seller protection if it meant I would not be forced to use PayPal against my will. As a buyer, I can choose to purchase an item elsewhere if a seller does not accept PayPal.

Years ago I recall Microsoft defending anticompetitive practices over a FREE web browser included with its Windows software... A web browser no one had to use if they chose not to. How much more does eBay's current plan qualify as anticompetitive, when they stand to make a second fortune from unnecessary and forced additional fees!

I wish to implore and encourage the ACCC to take action against this extreme corporate arrogance and greed.

Thank you for your time...

Allan Beeton