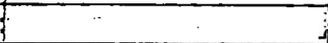


Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Wednesday, 23 April 2008 9:03 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: Ebay Paypal [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: tscanlon [mailto:
Sent: Tuesday, 22 April 2008 10:26 PM
To: Adjudication
Subject: Ebay Paypal

**EXCLUDED FROM
PUBLIC REGISTER**

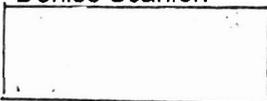
Submission re proposed compulsory use of Paypal.

As an Ebay seller already paying fees to list and fees on selling I will soon be required to use Ebay's Paypal for the bulk of my transactions and incur further fees. In a very small proportion I could accept cash for payment when a buyer lives locally and can pick up the item personally. The majority of my transactions involve the item being posted or freighted to the buyer so that Paypal will be compulsory for the bulk of my sales. For a person in a non city area there would be virtually no opportunity to have a cash payment on pickup. The use of Paypal will also become compulsory for the majority of buyers, whereas at present you can survive without Paypal for most Australian purchases – its only real use is for overseas payments Ebay claims that it is necessary to give all users greater security and better service. Both these claims could be seriously refuted. I and my buyers have had no problems using other payment methods currently available, primarily bank deposit either physically or by internet and occasionally money order or cheque. These methods are safe and can be almost instant in some cases. There seems to be considerable doubts about Paypal's ability to provide the same level of service, there are many internet blogs where cases of Paypal stuff ups are chronicled. As well as picking up a fee on money going into your account Paypal also wants to charge for you taking out your money under certain limits. This encourages you to allow your account to build up to these limits so Paypal earns interest on this money. Multiply this by the numbers of Ebay users and you have millions of dollars of Ebayers money tied up. So much for wanting to provide a better service for their customers.

As for security, most Ebay problems stem from the way Ebayers are registered – there is no confirmation of vital details allowing scammers to get away with murder as Ebay are reluctant to take any action to stop them. They only do so when scammers over reach and everyone is screaming blue murder. Even if these new measures did succeed there is no guarantee that Ebay would sustain them.

Registered Ebay Users

Terry Scanlon
Denise Scanlon



**EXCLUDED FROM
PUBLIC REGISTER**

No virus found in this outgoing message.

Checked by AVG.

Version: 7.5.524 / Virus Database: 269.23.3/1390 - Release Date: 21/04/2008 4:23 PM

23/04/2008