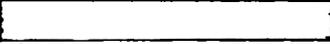
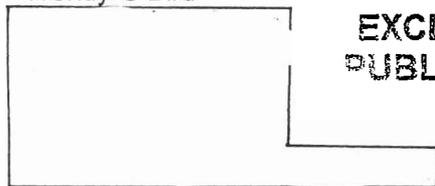


Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Tuesday, 29 April 2008 10:22 AM
To: Chisholm, Shane; Roy, Lauren
Subject: **FW: Copy of email sent to the RBA - EBay application for exemption for Paypal to limit payment methods [SEC=UNCLASSIFIED]**
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Wendy Bird [mailto:**EXCLUDED FROM PUBLIC REGISTER**
Sent: Monday, 28 April 2008 3:34 PM
To: Adjudication
Subject: Copy of email sent to the RBA - EBay application for exemption for Paypal to limit payment methods

Wendy G Bird



EXCLUDED FROM PUBLIC REGISTER

28th April 2008

Liaison Officer
Reserve Bank of Australia

Dear Sir/Madam

I am a small Ebay seller and wish to register my concerns in regard to Ebay attempting to gain an exemption from the ACCC to restrict methods of payment.

Currently the payment methods I offer are:

Direct bank deposit to my bank account – no payment delays or security problems experienced at all.

Australian postal money order – no payment delays or security problem

Paypal - payments via this method can take over a week to ten days to clear. Withdrawal of money from Paypal incurs a fee unless over \$150.

I have money sitting there all the time drawing no interest and at Paypals disposal

Local Pickup – used only for large items

My preference is the first two for Australian buyers and Paypal for international customers.

Not so long ago EBay Sellers were stopped from giving payment preferences but what do you call limiting Buyers to Paypal and Local Pickup.

The irony is that the only times I did give a preference it was in Paypals favour.

Many Australian buyers do not use internet banking; do not have a credit card and most certainly are unable

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to use local pick up.

This is restrictive trade practice and is I believe a dangerous precedent to set for Australia.

I am very aware that Ebay (an International Company) owns and operates Paypal.

As an Australian I resent the assaults on my right to freedom of choice, my Australian bank and my Australia Post. If EBay succeeds the impact may long term be greater than anyone is realising.

Competition stimulates trading and ensures that an economy remains robust and vibrant. No choice will ultimately lead to higher prices and increases to the inflation rate.

I do not deny EBay the right to make a profit for the service they provide but the fees we as Sellers pay are many.

a) listing fee, b) final value fee, c) Paypal fee for total amount of purchase which includes the Australian Postal costs, d) Paypal fee to transfer less than \$150 of our money to our Australian Bank Account.

Fair Trading I do not think so.

I do have the final choice and with thousands of other EBay sellers I am now a Seller with OZtion an Australian Company.

My hope is that the Reserve Bank can raise these concerns with the ACCC and STOP EBay from gaining the exemption.

Yours truly,

Wendy G Bird