

Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Thursday, 24 April 2008 8:04 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: Ebay exclusive dealing arrangement [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Paul Salter [mailto:[\[REDACTED\]](mailto:)]
Sent: Wednesday, 23 April 2008 11:10 AM
To: Adjudication
Subject: Ebay exclusive dealing arrangement

**EXCLUDED FROM
PUBLIC REGISTER**

The ACCC can take steps to remove the immunity conferred by the notification if it is satisfied that:

- o the proposed conduct will result in a substantial lessening of competition;
- o the public benefit that may result from the proposed conduct would not outweigh the detriment to the public caused by the lessening of competition.

In relation to the points above I wish to protest the arrangement with Ebay being considered as follows:

1) As a seller who exclusively accepts bank deposit as preferred payment method I believe this arrangement enables Ebay / Paypal to operate as a financial institution / deposit taker without complying to Australian banking law. This is detrimental to healthy banking competition / profits in Australia.

2) The ONLY benefit of the Paypal only arrangement will be to buyers who are happy to link their savings accounts & / Or Credit cards to Paypal. All other buyers (especially older Australians) will NOT be able to transact on Ebay. I am an Ebay seller & my business will NOT be viable when this change takes place on 17th June.

Many sellers & buyers have stated they will leave the Ebay marketplace. There will be less sellers, less competition & therefore higher prices. This will result in less buyers (over & above the buyers who will NOT use Paypal). It is a common matter of business for Paypal to freeze funds in Paypal accounts. This STOPS trade by denying sellers access to their funds, leaving them unable to ship goods & trade. (see nopaypal.com)

Paul Salter