

Roy, Lauren

From: Blanch, Belinda on behalf of Adjudication
Sent: Monday, 21 April 2008 11:19 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: eBay/PayPal submission [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Damien Leer [mailto:[\[REDACTED\]](#)]
Sent: Saturday, 19 April 2008 12:11 AM
To: Adjudication
Subject: eBay/PayPal submission

There is no question that PayPal provides an easy, effective, and safe method of payment when using eBay or other online merchants.

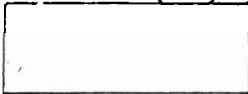
However, buyers should still have the right to choose for themselves the most appropriate method for their particular circumstances. eBay's decision severely limits consumer choice, irrespective of any claimed compensatory benefits.

Furthermore, the eBay decision also has profound implications for potential competitors to PayPal. By giving itself a monopoly over the payment process, eBay effectively and permanently locks out other operators who would not only increase consumer choice, but may potentially do so for a better price. As the owner of PayPal, eBay stands to profit greatly by locking consumers into a single payment method, and this is the driving factor behind their decision - any claims to greater safety are little more than a convenient smokescreen.

I see no problem in eBay promoting PayPal heavily, and strongly recommending it as the preferred option. However, it would be to the considerable disadvantage of consumers and competitors to allow eBay to engage in anti-competitive and restrictive behaviour by allowing their proposed restrictions to go ahead.

Regards,

Damien Leer (eBay user for 2 years - buyer and seller)



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