

**Roy, Lauren**

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**Subject:** Submission against the use of Paypal only for Ebay transactions.  
[SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED

**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM  
PUBLIC REGISTER**

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**From:** Phillip [REDACTED]

**Sent:** Tuesday, 6 May 2008 12:02 PM

**To:** Adjudication

**Subject:** Submission against the use of Paypal only for Ebay transactions.

Dear Sir/ Madam

I wish to object against Ebay at [www.ebay.com.au](http://www.ebay.com.au) requiring users to use Paypal at [www.paypal.com.au](http://www.paypal.com.au) as the only method of payment from 17 June 2008 except for pay on pickup. Forcing users to use Paypal takes away the user's option of being able to use their bank account as a preferred option for payment for both the seller and the buyer of an item and this also means that the banks can't compete with Paypal and this removes competition. It removes the seller's and buyer's freedom of choice. Using Paypal only will also have an impact which is detrimental as Ebay currently charges a Final Value Fee if an item is sold and Paypal which is owned by Ebay charges a fee when money is put into a seller's account as payment for an item bought via Ebay by the buyer and also charges a fee for sending that money to a seller's bank account when it's under a certain monetary value. Ebay is also thinking of getting Paypal to hold onto the money for three weeks that a buyer places in a seller's Paypal account and this can lead to financial hardship for the seller.

Yours Sincerely

Phillip Cunningham