

Roy, Lauren

Subject: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Sparkonian Auctions **EXCLUDED FROM PUBLIC REGISTER**
Sent: Sunday, 11 May 2008 8:50 PM
To: Adjudication
Subject: eBay International AG - Notification - N93365

To whom it may concern,

I am writing to express my objection to eBay International's blatant attempt at restricting consumer choice by declaring that the only method of payment their customers may accept is via their own subsidiary company PayPal.

I submit this represents anti-competitive behaviour in the following ways

1. - Limiting consumer choice for buyers. - By restricting sellers to only being able to accept PayPal as their only form payment for goods or services, eBay (or FeeBay as they are fast becoming known) are preventing consumers from making a choice as to how they can best afford to pay for an item.

As a buyer, it is not always convenient for me to pay for a purchase using a credit card via PayPal, particularly if a purchase is made on the spur of the moment and sufficient funds may not be available on the card at that time. This decision will prevent me from choosing to pay via direct over the counter deposit into a bank account, electronic transfer via internet or telephone banking or even an old fashioned money order. As a consumer, surely it is my right to choose the best available method of payment based on my personal circumstances. This choice is being taken from me.

2. - Limiting consumer choice for sellers. - This decision has a far more sinister impact for sellers. Currently PayPal charge a fee of 30c per transaction, plus 2.4% of the total value of the transaction, they then set a minimum amount of \$15 that can be withdrawn from a PayPal account and also charge an additional fee of \$1 if the withdrawal amount is less than \$150. When electronic funds transfer, and Australian Postal orders cost nothing to receive, the decision by eBay to force buyers to pay these additional costs to their subsidiary company certainly must be little more than a way of gouging further profits from Australian consumers.

In summary, this application by eBay International AG can only be considered to be to the detriment of Australian consumers who act as both buyers and sellers on www.ebay.com.au.

Should you wish to discuss further any details of my submission, I am contactable by return email, or by telephone on **contact details excluded**. I would, however, request that my contact information be excluded from any publicly accessible register.

Kind regards,
Brad P. Sparkes

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