

**Roy, Lauren**

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**Subject:** ebay/paypal [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**From:** Jude McDonald [REDACTED]  
**Sent:** Friday, 2 May 2008 3:19 PM  
**To:** Adjudication  
**Subject:** ebay/paypal

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PUBLIC REGISTER**

Thank you for the opportunity to lodge my objection to ebays demand that I only offer paypal to my customers.

I have been selling on ebay since May 2007 & have 100% positive feedback. Of the 105 items I sold during that period only one customer has paid via paypal, 99 paid by direct deposit & the remaining 5 sales were canceled due to non paying buyers

I believe that ebays decision to limit payment options to paypal or local pickup only is restrictive & not beneficial to consumers. I would prefer to see more payment options rather than less.

With the focus being on buyer protection it seems that ebay forgets that sellers & store owners are also ebay customers. We pay monthly fees, listing fees & final value fees. Forcing sellers to use paypal adds another level of fees which further reduces any profit made from sales. To add insult to injury paypal fees are calculated on the total amount deposited, i.e. cost of item & cost of postage. To withdraw less than \$150 attracts a further fee of \$1, I currently have \$25 sitting in paypal, payment from the only customer who took up that option & have the choice of paying the fee or using the funds for an ebay purchase.

As paypal is not a bank customers funds are not protected, in the event of a collapse customers will have no recourse. Although this scenario is unlikely, it is not impossible.

I understand that America's anti-trust laws prevent ebay & paypal launching these changes in America. Should I choose post 170608 to list on ebays American site I will still only have the proposed 2 payment options, paypal & local pickup, because I am in Australia.

I ask the ACCC to reject ebays application to restrict payment options in Australia to paypal & local pickup.

Regards

Judith McDonald

**Address and contact details excluded**

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