

Roy, Lauren**Subject:** eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]**Categories:** SEC=UNCLASSIFIED**ACCC Classification:** SEC=UNCLASSIFIED**EXCLUDED FROM
PUBLIC REGISTER****From:** Rosenfels, Joe**Sent:** Thursday, 8 May 2008 11:08 AM**To:** Adjudication**Subject:** eBay International AG - Notification - N93365

eBay International AG - Notification - N93365

Applicant(s)	<ul style="list-style-type: none"> eBay International AG
Notification number (s)/Dates lodged	<ul style="list-style-type: none"> N93365, 11th April 2008
Summary	<p>eBay proposes to supply the services offered on the eBay Site (including search, listing and transaction functions) to registered users of the eBay Site, on condition that users only acquire the online payment services provided by PayPal Australia Pty Ltd.</p> <p>Interested parties can lodge a submission in relation to the notification via adjudication@acc.gov.au - further information regarding lodging a submission is available under the "ACCC Correspondence" link.</p>

I would like to register my opposition to Ebay in allowing PAYPAL as there only payment system:

My reasons are:

1. PAYPAL in most cases links to your debit account, so as a Buyer there is no difference in making the transaction ie the money is taken from your bank account. The seller now has a extra fee to pay PAYPAL and still receives the money into his Bank account. So we know have a middle man with no added value and a fee.
2. PAYPAL does not by default place the money into your account, this requires extra work by the seller to administer his PAYPAL account. While the money sits in PAYPAL they would be getting the interest.
- 3 The security of PAYPAL I question as I have bought items with PAYPAL and they have not been able to get my refund when the supplier could not deliver. So, the protection they proclaim is not there or no better than any other payment methods.
- 4 Direct debit, money orders are secure methods of paying. Most disputes are over what was advertised on EBay and what was actually received, which the payment system has no bearing on.

Thankyou for taking my submission.

Regards

Joe Rosenfels

9/05/2008

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