

Roy, Lauren

Subject: Ebay mandatory requirement to use Paypal [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

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From: RHG General **PUBLIC REGISTER**
Sent: Thursday, 8 May 2008 9:27 AM
To: Adjudication
Subject: Ebay mandatory requirement to use Paypal

Re Ebay announcement that:

- as of 21 May 2008, all items listed for sale on eBay.com.au must offer PayPal as one of the payment methods; and
- as of 17 June 2008, all items listed for sale must only offer payment via PayPal (or credit card transactions processed by PayPal) or cash on delivery.

Submission:

I have been a successful Ebay seller and buyer for some years. Virtually all my transactions have been via Direct Bank Deposit, except for overseas buyers for whom PayPal is probably the easiest form of transaction.

The PayPal fee is substantial, and would diminish the amount I get for the many small items I sell. In receiving payment via Direct Bank Deposit I wait until the money is cleared the next day, then ship the goods. Thus I have 100% security in receiving my money before the goods are shipped. Being forced to use PayPal would offer no more protection, and incur a fee I don't want to pay.

Given this, the Ebay proposal:

- 1) Lessens competition, as I could no longer use a process that gives me equivalent safeguards to that which PayPal offers, and would come at an additional cost to me.
- 2) As a member of the Public, there is no extra benefit to me, rather a disadvantage in my flexibility to use an equally effective money transfer process.

Yours sincerely,

Roger Gibbs
8 May 2008.

Address and contact details excluded

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