

**Roy, Lauren**

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**Subject:** FW: Submission N93365 - eBay International AG [SEC=UNCLASSIFIED]  
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**ACCC Classification:** SEC=UNCLASSIFIED

EXCLUDED FROM  
PUBLIC REGISTER

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**From:** Cunningham, Susan@Aust  
**Sent:** Tuesday, 22 April 2008 2:52 PM  
**To:** Adjudication  
**Cc:** 'wcu53279@bigpond.net.au'  
**Subject:** Submission N93365 - eBay International AG

Hi ACCC,

I wish to lodge my anger at eBay trying to do force all users to use Pay Pal only and not bank deposit.

This will reduce competition greatly and more importantly, cost all sellers much, much more in fees.

Postage costs are added on top of the winning bid therefore sellers will be paying between 1.1% and 2.4% on top of the winning bid for the postage costs as well.

That will certainly eat into any profits being made and perhaps cost the purchaser more for postage.

eBay owns Pay Pal ! The word "Monopoly" comes to mind!

We are being forced into using something which, to be totally honest, after 4 years using eBay as a seller and buyer, I have had NO ISSUES whatsoever using Bank Deposit. Its straight forward, you have a record of payment, or non payment, it is secure and suits both buyers and sellers.

What about all of the mums and dads, kids etc who use eBay as a hobbie to make a bit of extra cash? They are not going to keep using eBay if they have to pay fees to eBay and Pay Pal, they will just have a garage sale instead!! Or use the Trading Post, as you can advertise free in certain circumstances.

Where are all the statistics that show the amount of disgruntled users because of using bank deposit? How many people have closed their accounts because of this? I bet not too many. eBay just want more money from its users and this is a great way to do it !!!

I hope people power prevails and the Reserve Bank does stick its nose in, as we users could obviously use all the help we can get if they continue with this course of action.

I for one will close my shop if this goes ahead! I wont be able to afford the fees as I only make very minimal profits from my items. It just wont be worth it.

Regards,

Sue Cunningham  
Erskineville NSW 2043