

Roy, Lauren

Subject: Ebay/PayPal changes benefit no-one but Ebay/PayPal [SEC=UNCLASSIFIED]
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ACCC Classification: SEC=UNCLASSIFIED

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From: brian mcintosh [mailto: **PUBLIC REGISTER**]
Sent: Wednesday, 7 May 2008 7:21 PM
To: Adjudication
Subject: Ebay/PayPal changes benefit no-one but Ebay/PayPal

Dear Mr Samuel,

I'm a small-time hobbyist seller and buyer. That said, I've managed to rack up over 600 transactions with a feedback rating of 99.3%. My Ebay user name is *guitar-rescue* - feel free to look me up.

My opinion of Ebay's thrust to make PayPal compulsory has to be moderated due to the constraints of acceptable language in a forum such as this. Needless to say it would make Gordon Ramsay blush.

Ebay/PayPal's research on 'safety' for Internet financial transactions is limited to such an extent that it can at best be called unreliable and at worst deliberately manipulated. Ebay/PayPal's assertion that Direct Deposit is less safe than PayPal is untrue based on my experience of over 600 transactions, plus that of my customers and the sellers I have bought from plus the accumulated experience of thousands of other Ebay members.

I have never had a problem with Direct Deposit. I have only ever experienced problems with PayPal. Not many, but still 100% of all problems encountered.

And in the event I did have a direct Deposit problem, I would be able to contact my bank and speak to a person in an office or branch quite close to home.

With PayPal it is made as difficult as possible to speak to anyone. And when I have, they turn out to be in Wisconsin or Indiana or somewhere equally remote. And of course, although they act like a bank, they are not regulated like a bank (that's something else that should be rectified, too)

I do not like PayPal and do not wish to use it. I want the freedom to receive payment for my selling in a way of my choosing. I strongly object to this blatant and hypocritical grab for extra profit. Greed and hubris as personified by Ebay/PayPal should not be allowed to ride roughshod over Australian laws, regulations and anti-competitive practices.

Ebay/PayPal should not be able to treat the Australian market like a colony and enjoy special privileges not accorded to Australian businesses. Trade Practice regulations are there for a reason and Ebay/PayPal should not be allowed to operate without complying in full.

I am hoping you will find yourself able to rein in the corporate excesses of Ebay/PayPal on behalf of Australian Ebay buyers and sellers.

Sincerely,
 Brian McIntosh

[Contact details excluded]

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 PUBLIC REGISTER**

16/05/2008