



FILE NOTE			
Matter name:	eBay International AG exclusive dealing notification N93365		
ACCC parties	Lauren Roy		
Other parties	Anonymous (A)		
		Date	21/04/2008

A was informed a record of the conversation would be placed on the ACCC's Public Register and was given the opportunity to review the record.

A called to provide an oral submission regarding this matter. A's main concern is that the notified conduct will remove all competition in the market and as a result PayPal will be able to increase their fees and 'do whatever they feel like.'

A submitted that she is happy to offer PayPal as a payment option as long as customers remain free to choose alternative methods if they wish.

A disputed eBay's claim that the notified conduct will give buyers and sellers greater protection. A believes that other payment methods provide equal protection to consumers, including transfers from bank accounts, money orders and bank cheques.

A submitted that there are three lots of fees attached to selling an item on eBay: there is a fee to list the item, a fee at the end of the auction and a fee payable to PayPal. A noted that there is also a fee associated with drawing money out of a PayPal account when the account balance is less than \$150. A also submitted that it takes at least five working days and potentially longer to draw money out of a PayPal account.

A believes that eBay's new policy is just 'a money making scheme' and expressed concern that as PayPal is an American company, all the money is going overseas.