

**Roy, Lauren**

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**Subject:** Ebay foring members to pay by Paypal [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM  
PUBLIC REGISTER**

**From:** Jenni Harvie  
**Sent:** Friday, 2 May 2008 4:58 PM  
**To:** Adjudication  
**Subject:** Ebay foring members to pay by Paypal

As a seller and owner of an ebay store I have found that almost half my buyers use payments other than Paypal such as bank deposit.

The new rules to be introduced by ebay seem to be nothing more than profiteering. Paypal is owned by Ebay and they charge high fees to the seller for buyers using this service.

If ebay were truly concerned about the safety of these transactions they would remove or drastically reduce the fees for sellers offering the service.

As a seller I have found that buyers are unwilling to pay for items to be registered through the postal system. Paypal only protects the seller from disputed transactions when the item is posted with a record of the recipients address from Australia Post. This form of proof is only available when items are posted via Registered mail and whilst this service is only an additional \$2.85 buyers are mostly unwilling to pay for the service.

I offer a reduced registered mail service charge of \$2.05 but still find that over 95% of my customers are not willing pay for registered mail which includes insurance.

It also needs to be noted that if a purchaser pays for an item through Paypal using their Bank Account and does not have a Credit Card listed with Paypal their payment is sent to me via an 'e-cheque'. This form of payment takes 5-7 Business days to clear - something that most customers are not aware of.

Some of my customers who pay by bank deposit will only do so by going into the bank branch as they are uncomfortable with internet banking. One customer that has been purchasing from me for 3 years will only pay by depositing money directly over the counter into my account or by sending me an Australia Post Money Order.

Ebay claim that Paypal gives better protection for both the buyer and seller against fraud than other forms of payment - something I seriously question.

The buyer is only covered by their buyer protection policy if they have a CONFIRMED address. To date Australian addresses ARE NOT confirmed making their protection policy useless to anyone trading on ebay / Paypal in Australia.

The new policy seems nothing more than an attempt to force sellers to pay more fees to ebay via Paypal.

As a small business holder the added costs are ones that I cannot absorb and under ebay rules Paypal fees CANNOT pass on to my customers. This new rule may very well mean the end of my business.

Jenni Harvie