

**Roy, Lauren**

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**Subject:** policy changes regarding eBay and paypal safet Issues [SEC=UNCLASSIFIED]

**Importance:** High

**Categories:** SEC=UNCLASSIFIED

**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM**

From: name excluded **PUBLIC REGISTER**

Sent: Wednesday, 30 April 2008 10:59 AM

To: Adjudication

Subject: policy changes regarding eBay and paypal safet Issues

Importance: High

To Whom it may concern,

From the 17/6/8 sellers on eBay will only be able to offer PayPal and COD as payment options. As COD can only work very locally, this in effect will mean just PayPal nationally. PayPal is a bank eBay own, so they are in effect directing all buyers and sellers funds through their own bank! Collecting all the extra fees associated with that. Further they have said they will be keeping sellers funds for up to 21 days until the buyer leaves positive feedback. This is not their money to withhold. As an effective monopoly there is no where else to go. As for cash upon pick up it is potentially allowing buyers ( who may have a seedy background) allowing them into your home to pick up goods is not a safe practice - how does eBay work out that this may be safe? there are thousands of people who are not happy with eBay's decision to choose our payment options for us - and the only reason they are doing this is because they make no extra money off direct deposits, whereas with PayPal they make an extra percentage on everything even when you withdraw money to your own account if it is under 150.00 This cannot be allowed to happen.

As it stands there is also no Buyer protection with paypal - they say there is but there is none - ie a seller ( crook) can pay for an expensive item of yours ( seller) and in 2 weeks time claim they have not rec'd it - they go to paypal lodge an item not rec'd and paypal immediately retruns their money to them without hesitation and you are out of pocket for this item you sold as well as you have now lost your item how does this make it ok?

and this thing about people allowed to pay upon pick up - why would you limit your customer base to pick up if someone in tasmania wants to buy from you and they dont have a paypal account as it is too risky and far to expensive to keep a paypal acc - the only other way for them to pay is via bank deposit - so thus you as a seller have 1) Lost your customer and any other potential clients from that area - due to not accepting bank deposits and 2) only accepting paypal 3) only allowing pick up upon payment - firstly why do you want people coming to your Door - if you are a single mother selling good it is a potential risk allowing someone you dont know into your home allowing them to scope the place - and be HEADLINE NEWS the next morning - or worse your kids are put into harms way - has ebay not thought of the bigger picture -- HOW DOES THEIR GREED AND OPERATION MAKE THIS SAFER AT ALL FOR ANYONE TRADING ON EBAY ???

This has got to come to an end - greedy Ebay will line its coffers no more

Thanking you for taking the time to read my plea

Distraught Buyer and Seller

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