Roy, Lauren

Subject: Paypal [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: Susan Beshears
Sent: Wednesday, 23 April 2008 4:30 PM
To: Adjudication
Subject: Paypal

I'm an American eBay buyer who wants to make you aware of the drawbacks to Paypal. When Paypal was 1st introduced some years ago I was interested in using it. I provided the necessary information, including my banking information, which I was led to believe was information only & that my account would not be accessed without my permission. All went well with billing against my designated credit card until I had used the $500 limit that was imposed on new users. I went through the steps I was told would extend the use of my credit card and bought other items on eBay. Shortly after this took place, I received a bank statement and as I was balancing my account, I found a withdrawal made by Paypal that I had not authorized. After a great deal of difficulty I was able to find a Paypal phone number and contacted them during my lunch break. The customer service repr esentative I spoke with was extremely rude and totally unhelpful. He refused to give me an assurance that Paypal would make no further withdrawals from my checking account and at that time I advised him that I couldn't afford to have checks covering my house and car payment, as well as utilities, bouncing because of them and demanded they dispose of all information pertaining to my checking account and credit card as I would have no further use for their services. I have not used Paypal to this day, nor will I in the future. I feel sure if eBay forces this Paypal usage on the Australian buyers and sellers, then the rest of us will be next. I beg you to protect your citizens (and the rest of us) from this shameless "double dipping" by the new head of eBay.
Thank you for taking the time to hear my story.

Sincerely,

Susan Beshears
Address and contact details excluded