

**Roy, Lauren**

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**Subject:** Paypal [SEC=UNCLASSIFIED]**Categories:** SEC=UNCLASSIFIED**ACCC Classification:** SEC=UNCLASSIFIED**EXCLUDED FROM****From:** Greg Duval**PUBLIC REGISTER****Sent:** Friday, 25 April 2008 7:38 AM**To:** Adjudication**Subject:** Paypal

Recently ebay announced that only PayPal would be able to be used as a payment method. I feel this is a restriction of trade and should be stopped. Additionally, PayPal charges high fees, takes a long time to transfer funds to accounts, and the exchange rates are always lower than the current exchange rates.

Regards

Greg Duval