

**Roy, Lauren**

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**Subject:** ebay submission - Notification ; N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** [REDACTED]  
**Sent:** Thursday, 8 May 2008 8:59 AM  
**To:** Adjudication  
**Subject:** ebay submission - Notification ; N93365

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I wish to add to the submission about eBay and PayPal

Notification ; N93365

1. I've had buyers have trouble with their Paypal accounts, and end up paying me by bank transfer, or money order. Paypal has poor customer service, and if a buyer has problems with PayPal, then the sale cannot be completed. This would be a problem for both the buyer and the seller. eBay stated last night in a Q&A session that any seller offering bank transfer details will be penalized - they didn't say how.
2. Some people, admittedly a minority, don't have credit cards, or a bank account. Money order is their preferred option.
3. Buyers will have full protection when they pay by PayPal. Sellers will only have protection in an 'item not received' dispute if they can produce proof of shipping. Which means paying \$2-\$3 to register the item with Australia Post. Sellers must choose whether to pay this, and not be protected, or suffer the occasional loss through 'damage', or 'not received' claims.
4. Fees will increase for sellers, when the eBay fees, Paypal fees and postal registration are all taken into account. Many sellers will be unable to afford them, having just lost their profit margin, especially on items selling for less than \$10.
5. PayPal customer service is very poor, and as it stands, will be unable to cope with the extra demand. I sent them the same email 4 times in the last 10 days, before it was finally answered, and then, it didn't answer all my questions.
6. I sell worldwide, and as some countries don't have PayPal, I will lose sales from buyers in those countries. I thought Australia wanted more \$ from overseas.

I know that Paypal is a great concept, and am happy to offer it to buyers - as a choice. Analysis of my sales show that 52% use PayPal, 31% use bank transfer, 7% pay by money order and 10% pay cash on pick up.

Many thanks,

Margo Courtney  
 [Address excluded]

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