

Roy, Lauren

Subject: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

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From: Julie Simpson [REDACTED] **EXCLUDED FROM PUBLIC REGISTER**
Sent: Thursday, 1 May 2008 3:11 PM
To: Adjudication
Subject: eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

Please accept my submission opposing eBay International AG's intended restriction of acceptable payment methods.

The exclusive use of PayPal on eBay, disadvantages a large portion of Australian consumers who do not wish to use online payment methods as their only method of paying for their purchases. I both buy and sell on eBay. A large portion of my customers are in their senior years, they are uncomfortable with the idea of having to give their bank account details over the internet to a third party. They would prefer to use either a money order or bank deposit. Making PayPal the only means of accepted payment disadvantages these and many other consumers. I myself as a consumer prefer to pay via bank deposit or with a money order - I am over 50 and find the idea of an overseas owned company having my credit card/bank account details on file as unsettling. There have been instances with PayPal's security and users information has been 'stolen'.

Allowing eBay to restrict a buyer's choice of payment options dramatically reduces our choice as a consumer by forcing us to have only one payment option (in fact WE WILL NOT HAVE A CHOICE). This is un-Australian, anti-choice, un-competitive and monopolistic. It can be likened to David Jones saying the only form of payment they will accept is a David Jones credit card. In all areas of banking and finance within Australia consumers have a choice the same should apply to any online auction site (in this case eBay).

As buyers/consumers we will be further disadvantaged as the PayPal fees which are charged to the seller (2.4% of the full payment from the buyer PLUS a flat 30 cents per transaction fee) will ultimately be passed onto us the consumer therefore increasing the cost to us. Once again we are disadvantaged as a consumer.

There are no benefits for eBay buyers or sellers by allowing this change, only eBay will profit as they own PayPal. Do not let eBay take away our right of choice as consumers.

Regards
Julie

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