

Roy, Lauren

Subject: Ebay's PAYPAL policy [SEC=UNCLASSIFIED]

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From: alan zurvas
Sent: Tuesday, 6 May 2008 1:52 PM
To: Adjudication
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My submission is simple. This is not a way for Ebay to make sure users trade in safety. If it was, they would make PAYPAL free. It is a simple way to ensure their business grows by ensuring the 5 million users pay more for each transaction by paying ebay AND Paypal fees every time someone buys and sells. Until then they had not way of making sure all buyers paid fees as well as sellers. This way Ebay ensures that all users at least pay PAYPAL fees.

They say this is to protect buyers, however in making a claim (which is what ebay says the buyer will be able to do) almost all claims are denied.

This removes the users right to choose method of payment as Ebay will not even allow cash on pickup. Even those payments will need to go through PAYPAL. Instantly their business revenue increases dramatically.

More importantly, Ebay have said they will be using Australia as a test bed to see if this idea floats before rolling it out across the rest of their business. No other business in the country is able to dictate how goods and services are paid for. Surely the fact that Paypal is and Ebay company is anti competitive?

Ebay has demonstrated to me that Paypal provides no extra protection for buyers and sellers, and that this cynical grab for cash is nothing more than a greedy multi national company using their unique market position to raise additional revenue while providing no additional service.

We want the right to choose how we pay and the right to pay as few fees as possible. We want the right to maintain the existing freedom in the market place. Further more, I do not want to be forced to use PAYPAL as an alternative method of payment. We should all have the option of using it or not.

Alan Zurvas
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