

**Roy, Lauren**

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**Subject:** eBay International AG Notification N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**EXCLUDED FROM  
PUBLIC REGISTER**

**From:** Geraldine Cashell [mailto:  
**Sent:** Tuesday, 6 May 2008 2:24 PM  
**To:** Adjudication  
**Subject:** eBay International AG Notification N93365

Dear Sir/Madam,

I wish to make the following submission re the intention of eBay to make PayPal the only form of payment to be used on the eBay venue.

I am a buyer & seller on eBay.

1. This discriminates against Australian users as the measure is only being introduced in Australia.
2. It disenfranchises many older, disabled or low income buyers who do not want to give financial details to a third party (PayPal), & who currently prefer to pay by Money Order, Direct Debit or "over the counter" at a bank branch. The unnecessary & forced use of PayPal will eventually push up prices and reduce the range of goods for those who can least afford it.
3. The current "success" of eBay as a selling venue has been built up by thousands of reputable sellers over many years. This translates into a tangible asset for eBay & its shareholders. Yet the PayPal system does not provide adequate protection for sellers against unfair chargebacks. PayPal discriminates against the sellers who have put time, effort & money into building up an eBay business.
4. This "success" has also resulted in eBay effectively holding a monopoly position in the on-line auction field. It is an abuse of that power to remove any freedom of choice in payment options. If PayPal offered real advantages it would have had a greater uptake voluntarily. This change would not benefit the Australian public, it would just increase Ebay profits.