

Roy, Lauren

From: Petreski, Sonya on behalf of Adjudication
Sent: Monday, 28 April 2008 10:06 AM
To: Chisholm, Shane; Roy, Lauren
Subject: FW: eBay International AG exclusive dealing notification [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: kev wells [mailto:]
Sent: Saturday, 26 April 2008 8:25 AM
To: Adjudication
Subject: eBay International AG exclusive dealing notification

**EXCLUDED FROM
PUBLIC REGISTER**

Dear Sir Madam

I wish to put my submission in against Ebay And Paypal application for
NOTIFICATION OF EXCLUSIVE DEALING:

I was going to put a long winded email about paypal and how much of a fraud this company is but all i would say is if you go and google paypal problems you would see this for your self,

Point one -

the proposed conduct will result in a substantial lessening of competition

the public benefit that may result from the proposed conduct would not outweigh the detriment to the public caused by the lessening of competition

This proposal can do nothing but result in less competition , Many of my buyers will not put there details on a site on the web , This is their chose and should be. They now either send a cheque , money order or a bank deposits. I NEVER at any stage see any of their DETAILS (ebay main page is misleading the public with saying Paypal is safe as "seller will never see you details") I have over 1000 transactions and have never seen a sellers details.

Ebay have added Payment on pick up , just so they can be seen as offering another payment option. This is not right, I live in a little town Pop 450 , 120 kms from nearest largest town, How is this good for me.

Also paypal must still be offered on pick up . Meaning going on Paypal terms of use a buyer can pay by Paypal , Pick up item , go back to Paypal and say they didn't get item , Then Paypal with take money from sellers account and give back to buyer , A seller can not in any way prove that buyer has picked up item.

Under Paypal terms , for a seller to be covered a item needs to be registered when sending , which could be a good thing , But as a seller on many multiply items If i sell 10 items to one seller , Paypal terms tells me i must send each separate registered at extra cost to buyer Or more risk to seller. One of my buyers has bought well over 300 items from me in 4 years Many in block lots, what would this have cost extra.

On the other hand Ebay tells me a should send them together and a buyer can use ebays DSR to mark me down if i dont.

Paypal only would be nothing more than extra cost to me and as far as safety I belive it is not , It is bad business practice to have all your eggs in one basket. If paypal crashes what do i do to pay my bills when my cash flow is locked in paypal.

28/04/2008

If paypal freezes my account they say they will sort it out in a 45 day time frame , This would be handy for business on 30 account terms , My bank Westpac has a sort out of problems of 5 days.

There are many other points that could be covered here but i believe many other members are put these in so i wont.

In ending i would like to add the way i see it Ebay has fraud there is no doubt of this BUT Ebay have allowed this by wiping their hands of it when told about it. This has now worked in their favour and now they can push how safe their partner company is at protecting safety, This is rubbish Paypal terms and condition only protect them self Either the seller or the buyer lose So therefore it would not stop fraud but only move it to a different spot.

Most items on ebay i would say sell for under \$500 Many of my buyer and i would say a large % of buyers on Ebay understand the risk in a transaction with someone you dont know and believe the loss of a small amount of money far outweigh the risk of having to list their details with Paypal. This should be left as their choose. There comes a time when you have to let people make their own minds up.

I believe i have covered most thing i wanted to but wish to touch on one last this I stated "Ebay have allowed this by wiping their hands of it when told about it" Many people who fraud do it because they know they can get away with it by having paypal only it would change nothing

NOW fraudstar could join ebay , get a few feedback , sell large items , get paid into bank account and do a runner. But the police could track them via bank account , or from details that must be filled in on ALL money orders over \$20 ID NO and signature,

After paypal only Buyer sells item ,Buyer claims item not received , not what they ordered ,empty box, etc . Paypal say go away to them or ok and take money from buyer. Paypal insurer nothing

Ok in ending i wish to say that fraud is life and people need to be educated against it This is what ebay should be doing , They should and should have along time ago made all seller verified This could be easily done I will add a passage from another auction site below which would work better and be more traceable than letting this company of poor service handle it.

"Many online fraudulent activities are only possible because sites make it easy to create a fake identity. When a crime occurs with a fake identity, sites that don't check identities just shrug their shoulders and hand the fake details to the victim. O***** focuses on preventing fraud and has created a range of identity checks for both buyers and sellers, allowing Australians to shop online with confidence."

This site uses Austpost where you take your details and get them sited , Photo id < something with address you are registered with etc There is a cost on this But i would be will to pay this and guess many sellers would I dont think any one how wanted to fraud would bother Ebay should have had a 100 points system like the bank has along time ago

Many things ebay do help fraud , hiding id of buyer i one i can think of.

Ebay could also get together with a anti-virus company and offer a basic free anti-virus download before being a member

Ebay do nothing hard to prevent fraud and now they want to make money off of doing that. Why should they be rewarded for there poor practices

And also i believe it is about time that the ACCC look into the trading practice of both Ebay and Paypal

I believe the results you have received are doctored by Ebay by putting faults on their site where buyer could not find bank details for sellers so paid by paypal when they may not have wanted to

Also paypals false advertising on "Pay by paypal get your items faster' Out right lie Echecks take nearly twice as long as Bank deposits , "Use Paypal and seller never sees your banking details", Outright lie i have never seen them , and one last thing on 2GB

They lied about Paypal % not added to postage. It is added to total amount including postage So now i would have to pay 2.4% to paypal for postage another \$300 odd a year

In ending i would like to say for the stake of My family and many other families that use on Ebay for their income please do not let this go ahead

your Thankfully