

Roy, Lauren

Subject: Ebay - Paypal Submission [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

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**EXCLUDED FROM
PUBLIC REGISTER**

From: name excluded

Sent: Sunday, 27 April 2008 12:58 PM

To: Adjudication

Subject: Ebay - Paypal Submission

For Publication, personal details confidential please.

Dear Sirs,

As a high level buyer and seller on eBay I see no point in going over the same 'ol same 'ol with respect to their anti-competitive behaviour, creating hardship for many Australians who cannot/choose not to use online banking, their attempt to breach the TPA, much less those who refuse to use Paypal's very incompetent and dishonest service.

I do, however, wish to provide you with a copy of this information so that you may come to your own conclusion as to their extremely flawed business model and practices, their absolute dishonest and their total ineptitude to look after the interests of those choosing to use their incredibly unsafe service

You will note that on this website alone (and there are many others similar citing Paypal horror stories) there are some twenty five (25) such pages of incredible failures and undoubtedly illegal practices on the part of paypal please view the full website rather than just the example below here:
<http://www.paypalwarning.com/home>

Should you require further information from me as to my own experience with Paypal illegal stealing funds from my bank a/c please do not hesitate to contact me as I have evidence per their emails, buyer's emails confirming they received item and were very pleased with it etc, yet paypal still saw fit to steal <>\$200 from me!

Many, many sellers do not go to the Banking Ombudsman when paypal does this because they are either totally disinterested or many of us have been told in the past when telephoning words to the effect, "The Banking Ombudsman has not control over Paypal, go to OFT" ... when we go to OFT we're told the same thing only in reverse so I would suggest there are many 1,000's of incidences of Paypal's fraudulent behaviour that has gone unchecked.

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Thanks



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PayPal
Problems?**

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For Free
With A Real
Merchant
Account!**

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PayPal Horror Stories

[PayPal Froze My Account](#)
[PayPal Was a HUGE Mistake](#)
[PayPal Locked My Funds](#)
[I'm Out \\$1,200](#)
[Do Not Sell Outside U.S.](#)
[PayPal Withdrew \\$1,315](#)
[Why Can't I Refund](#)
[Account Hijacked For \\$5,000](#)
[Chargeback Nightmare](#)
[Funds Held 180 Days](#)
[PayPal Removed Money](#)

[I'm Out \\$1,745](#)
[Multiple Amounts Taken](#)

"PayPal Wall of Shame"

Unedited Horror Stories From People Like You

From: John Egan

Yes, I too have been infected with the PayPal Scam! It began back in Septen tried to transfer money to one of my two checking accounts. When I logged ir my funds the bank account was not there! Where did it go? I tried to re-estab account, but when I did this the system told me that the bank account was in another PayPal account. I of course immediately contacted PayPal to report . They stated at the time for my own safety (Right!) they were going to have to the account. This of course meant that I could receive money, but could not t They said they would investigate and that the problem would be resolved in a month.

Well, as of today it is still not resolved. Furthermore, I continued to receive fu account balance grew. Finally, I contacted them and had them lock out any n payments from being deposited. The lock out also LOCKED ME OUT! I could no longer open my account to see if my money was still there! They h me for almost everything imaginable to "Verify" who I am. This is what they w me - The "Innocent" victim here- 1. A copy of my drivers license 2. Copy of th sent 3. Copy of most recent utility bill 4. Copy of most recent credit card state of most recent bank statement. Well, I told them where they could get off! To have my \$600+. I have contacted the Ohio Attorney General and they are cu investigating my complaint. Complaint #194018 These people are crooks! If y PayPal account I suggest you get your money out immediately. Be thankful tl has happened to you, because if you continue using them it will. Believe me . NOT YOUR PAL!!!! - One more thing. My last phone call to PayPal, I was inf girl on the other end, that I was no longer welcome to use their services. Luc! give me my money! Hey! I'm the victim here. Hello? - John Egan

From: Jared Ballou

Hey a few months back I was involved in a scam, I sent \$175 to a PayPal usu nothing. I filed a claim, 3 weeks later, I get an email that I was in the right anc will be refunded. I've gotten \$0.96 back so far.

From: Larry Lawrence

PayPal continues to hold my \$600. Illegally.

Several months ago I was offering the general public a free copy of the popul Linux 8.0. This is a freely distributable program under the general license agr customer only had to pay for shipping. (\$5.00 US dollars)

[Fraud, Lies and Threats](#)
[Totally Disgusted](#)
[Another PayPal Victim](#)
[PayPal Nonsense](#)
[PayPal Ripoff](#)
[PayPal is Crooked](#)
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[Fraud on PayPal](#)
[Everything Seemed Fine](#)
[My PayPal/eBay Saga](#)
[My PayPal Nightmare](#)
[Screwed Over By PayPal](#)
[Bank Account Charged](#)
[This is All Bullcrap!](#)
[Huge PayPal Problems](#)
[PayPal Password Theft](#)
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[Paypal Frozen Funds](#)
[PayPal Held \\$1,100.00](#)
[PayPal Phone Fraud](#)
[PayPal Employee Theft](#)
[I'm So Stressed Out!](#)
[Can They Do This to Me?](#)
[PayPal's a Waste of Time](#)
[I'm Out \\$97 AND My Item!](#)
[\\$1,225 Rolex Runaround](#)
[PayPal=No Seller Protection](#)
[Such Incredible Stress!](#)
[PayPal Account Hacked](#)
[Collections Nightmare](#)
[PayPal Sided With a Thief!](#)
[PayPal Horror Story](#)
[Chargeback After 1 Year!](#)
[Account Locked For Weeks](#)
[PayPal/eBay are Crooks!](#)
[PayPal Acct Broken Into](#)
[PayPal an Awful System](#)
[Broke For Christmas](#)
[Robbed out of \\$2,500](#)
[PayPal Sides With Scammer](#)
[PayPal Funds Vanish](#)
[I'm Done With PayPal](#)
[Boycott PayPal and eBay](#)
[Lack of Communication](#)
[PayPal Phishing email](#)
[No Seller Protection](#)
[PayPal Security Problem](#)
[Held Money for no Reason](#)
[Stolen Credit Card](#)
[Taking Legal Action](#)
[PayPal Hurt My Business](#)
[How Can This Continue?](#)
[PayPal Gift Certificate](#)
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[Former PayPal Customer](#)
[All of a Sudden, PayPal...](#)
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[Instant Download](#)
[PayPal Is No Pal Of Mine](#)
[PayPal Dictatorship](#)
[PayPal Took \\$630 From Me](#)
[Changing Credit Card Info](#)
[Funds From Wrong Account](#)
[Privacy Violation](#)

I had hundreds of people that responded to the offer and I delivered the prog offered and according to the law. PayPal sent me an e-mail saying that they suspend my account unless I could provide proof that I had permission to dis software.

Well, I e-mailed them back several times and explained to them that I did pro my own and would never consider distributing software that was against any said that I had to prove that I had permission from Microsoft to distribute the : Microsoft has nothing to do with Linux. Linux has always been to my knowlec OS.

I am e-mailing you first before taking legal action as this is the professional w business.

They have closed my account, which is fine except that they hold my funds w me interest on the funds and refuse to return the funds.

From: AOL User

We had a positive balance in paypal of \$70. Then an old disgruntled person v transaction with (who was actually fraudulent) complained about the ebay au resulted in a paypal payment of \$150 to us some 8 months prior. Well PayPa themselves to FREEZE our account, thus making it -\$80, due to this guy's co When we FINALLY got in touch with paypal, they told us they could not and v help us, even though we had proof positive in our hands that their policy was would not be involved in any ebay transaction older than 30 days! We had a v service rep swear at us and insult us and never did get our money back...

From: Mike

Was a PayPal member for over year when my account was restricted. They i BOTH a checking account and Credit card. Took 3 weeks to get the restrictio (meanwhile they held \$60 of my money.) A week later my account was restri They wanted a copy of my credit card for verification that it was mine. Anothe to get this restriction off. Account worked for exactly 2 days, and now they wa my driver's license, credit card statement, blank check and utility bill address. They are holding \$11.00 ransom now, and I REFUSE to give them any more Now I have to wait 60-90 days for them to cut me a check for my money and account.

From: Tara Thorn

I posted this on AuctionWatch.com My accounts have been frozen for over th have faxed all the requested info in 3 times, and no one will talk to me to rem restrictions. I found a direct fax number via a very sympathetic customer serv representative and he actually put my fax on the desk of my appeals reviewe jerk will still not talk to me. I got into a huge fight on the phone with the super Stephanie who is nothing short of rude and a moron, spouting out all this incc information without even LOOKING at the facts which I painstakingly researc collected, and faxed (3 times)! I am lucky enough to have a friend who works we are going to Joel Grover, who does investigative reporting for Los Angele most of his reports covered nationally by 48 Hours, Investigative Reports on . other venues. I am also lodging complaints to the BETTER BUSINESS BURI FEDERAL TRADE COMMISSIONER, and the ATTORNEY GENERAL in Nel California, and anywhere else they do business. I am going to take them to s court on every individual payment that has been frozen. I have lots of time. T the wrong person to screw.

From: AOL User

I accidentally sent an Ebay auction payment to the wrong email address, and

[PayPal Legal Jargon](#)
[Another Frozen Account!](#)
[PayPal Conflict of Interest](#)
[PayPal Ruined My Credibility](#)
[Another One For You](#)
[How Can They Do This?](#)
[Top Ebay Seller Burned](#)
[4 Years no Problems UNTIL](#)
[PayPal Ate Almost \\$500.00](#)
[Can I Join in The Lawsuit?](#)
[Thanks For The Warning!](#)
[PayPal Extremely Evasive](#)
[These Guys are a Ripoff](#)
[Take My Advice](#)
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[Commission on Stolen](#)
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[Sucks](#)
[Awful PayPal Experience](#)
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[Another One Bites The Dust](#)
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[Don't Take PayPal Overseas](#)
[Making Ends Meet?](#)
[PayPal India Relationship](#)
[PayPal Locked My Account](#)
[PayPal Scam](#)
[PayPal Closed My Account](#)
[I Was Scammed](#)
[PayPal Fraud Email](#)
[PayPal Virus](#)
[Can't Close PayPal Account](#)
[PayPal Account Frozen](#)
[PayPal Problems](#)
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[Battle Against PayPal](#)

mistake the second I hit the send button. I immediately attempted the cancel however, the cancel button would not work. I emailed Paypal and told them tl and spent the next 10 minutes or so attempting the to stop the payment. 24 I received an email from Paypal saying they could not stop a payment that had been received and that I needed to contact the recipient. I emailed them back them that there is no way that the payment could have been received 30 seconds it. I received no further emails from paypal. The recipient of the payment he doesn't have a paypal account, nor has he ever used paypal or Ebay for tl Solve this one.

From: Ross Cook

I recently had a very bad paypal experience. I purchased a lathe through EB; the transaction through paypal. My bank funded paypal. Paypal initially funded transaction to the seller and then reversed it holding the funds without telling tried desperately to find a phone number but was unsuccessful. I emailed them a response that indicated that my account was suspected of being fraudulent them several more times in an attempt to get them to be more forthcoming. A thoughts went through my mind. Could someone have stolen my identity, etc weeks of emails I finally received a email telling me to fax them copies of my statements etc.. During this time my money was frozen. The seller of the lathe nervous as he had already shipped the item and it was sitting on the dock in wondered if this was some sort of delaying tactic by paypal to manage their c Fortunately, the seller was very understanding and allowed me extra time to payment. The freight company was not. They wanted their money and the item from their dock. The seller had put a hold on the item until payment was received or so later the funds were released to the seller without so much as a email to know. I was already in the process of making payment by wire transfer. Fortunately I checked my paypal account one last time just in case. I called the seller and he had received the funds. It took about five weeks to get paypal to this point receive any more info as to why they held up payment. I never was able to talk over the phone. I never was given a name of anyone as a contact. Despite requests. My emails were polite, short and to the point. Needless to say I was with paypal. This led to other thoughts about paypal.

Shortly after I opened my paypal account my bank account was hit for about course the bank took care of all that. The bank never did conclude who did it, if there was a connection. I'm sure the bank just filed the claim and turned it over to an investigative agency. I wonder if this a way to commit bank fraud?

From: Tony

I used to use PayPal to order phone cards online. I had both a bank account card registered with PayPal. I wasn't working at the time that I last used the my phone cards, so I didn't have a lot of money in the bank. For that reason, "Funding Options" on the purchase screen, before buying my phone cards, I chose CREDIT CARD.

What happened?

You guessed it – PayPal tried to take money out of my checking account instead incurred stiff banking fees as a result of lacking funds. Two full days after I had PayPal, informed them of their error, and asked them to look into it, they charged account a second time. I had received no reply to my original e-mail, so I wrote this time quite angrily.

2 days later, I received 2 replies telling me that I had made an error. I should have used CREDIT CARD under funding options, they said. "I did that," I told them in response to this day.

Guess what happened next?

THEY TRIED TO CHARGE MY BANK ACCOUNT A THIRD TIME. When they decided to charge my credit card (finally). I e-mailed 3 times after that and

[PayPal Wont Refund Me](#)
[PayPal Took My Account](#)
[PayPal Must Be Stopped](#)
[PayPal Blackmailed Me](#)
[Stabbed By PayPal](#)
[PayPal Has No Ethics](#)
[PayPal Account Frozen](#)
[PayPal Is A Joke](#)
[PayPal Overcharges](#)
[A PayPal Nightmare](#)
[My Money In Limbo](#)
[PayPal Stole My Money](#)
[PayPal Wont Answer Me](#)
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[PayPal Is Spamming Me](#)
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[A PayPal Eye Opener](#)
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[My Address Changed](#)
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[PayPal Passes Judgement](#)
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[Mistreated By PayPal](#)
[PayPal Shows No Love](#)
[Getting My Money Back](#)
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[PayPal Lost Me All](#)
[Ebay Should Be Banned](#)
[Who Used My Account](#)
[Disgusted With PayPal](#)
[PayPal Was Hacked](#)
[False Payment Made](#)
[Fraudulant Transaction](#)

not gotten replies. Having given up on them, I reluctantly paid my bank fees & the experience up to a lesson learned. If I weren't so lazy, I'd probably have & of a fuss. Unfortunately, I am so lazy.

From: Harvey Beagle (Monsignor)

I'm a retired Monsignor with an Old Catholic Church and have been selling pe e-bay since January 1997. We raise small amounts of money to help support Orphanage in Mexico and other charity programs. We joined PayPal over a y found the service wonderful. When they issued us an ATM card it was even t used it to pay e-bay, and postal charges, etc.

For the past 6 months at various times money has been taken out of our acco notified PayPal via their red carpet phone number and took their advise, char word, etc. We finally opened a new bank account with only \$5.00 in it and go credit card that was almost maxed out to keep PayPal from dipping into our fi

Over the Thanksgiving holidays we were horrified to find PayPal was able to over \$500 from our bank account with only \$5.00 in it, they also tried to keep credit card. When I called to report the unauthorized activity I was told if I ma complaint they would restrict our account. I made the complaint with our bank police department. PayPal immediately suspended our account, but continue mail to our buyers and collect money from them.

Today I am informed the following:

Thank you for contacting PayPal.

We have completed a thorough investigation of your case and have denied y Unauthorized Account Use Claim.

Also, we have terminated your further use of PayPal. This termination is per l Terms of Use, Section V. Rights and Disclaimers of PayPal, number 4:

"Termination. PayPal, in its sole discretion, reserves the right to terminate thi access to its website, or access to Service without notice for any reason and

Your account will remain locked indefinitely, and we ask that you not attempt duplicate account, as any additional accounts will be locked from use as well

We thank you for your business with PayPal.

They have hurt us bad, not only taking the money that is not theirs, but trying reputation with the credit card company and our bank. We will make good on customers that paid through PayPal, but we operate on a very small budget, funds going to the kids, and this hurts bad.

In all my years, and I'm over 60, I have never seen an unregulated business literally get away with anything they want and don't care who they hurt. I hope can shut them down and jail the owners.

[Editors note]

Have they no shame? Forgive them father, for they have sinned.

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[Those PayPal Crooks](#)
[No Explanation Given](#)
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[Abused By PayPal](#)
[Should Be Outlawed](#)
[No Proof Of Delivery](#)
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[What A PayPal Scam](#)
[PayPal And Charges](#)
[Unfair Ebay Trading](#)
[False Transaction](#)
[A PayPal Lawsuit](#)
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