

Roy, Lauren

Subject: re eBay/PayPal changes [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

EXCLUDED FROM
PUBLIC REGISTER

-----Original Message-----
From: Ineke [redacted]
Sent: Monday, 28 April 2008 11:04 AM
To: Adjudication
Subject: re eBay/PayPal changes

Dear ACCC,

I object to the eBay International AG - Notification - N93365

/All items appearing on eBay.com.au as of 17 June 2008 must be *paid for* using one of the following:

PayPal

Pay on pick up (i.e. paid for when picking up the item) Visa/MasterCard (with transactions processed by PayPal).

No other payment methods will be permitted./*

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The ACCC can take steps to remove the immunity conferred by the notification if it is satisfied that:

* *

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.

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* I strongly object to the changes of PayPal as the only accepted method of payment.*

The N93365 notification is about ensuring exclusive dealing for PayPal not about safer trading for eBay members. * To NOT to use PayPal means no more trading on Ebay. Buyers and Sellers lose to competition both in Ebay and to other internet/auction sites.*

* Takes away *sellers and buyers choice*, no PayPal, no sale. Customers will go elsewhere. *To a competitor. Ebay sellers lose.*

* PayPal is not a bank, it is a credit card type of facility, much the same as shop charge cards, PayPal can be used , in this case, only on Ebay. *No PayPal, no sale, Ebay sellers lose to a competitor.*

* Using PayPal means that a fee is be charged on the sale of goods *including the postage costs*, a well as being charged money to withdraw/transfer the funds. This is triple dipping by Ebay. If sellers choose not to sell anymore because of the PayPal only change, they will shut up shop and go elsewhere. *Buyers will miss out on the loss of competition.No PayPal, no competition, less sellers, less buyers.

*

* PayPal is not safe. It is open to abuse from unscrupulous buyers. A customer can very easily say that item not received or not as described and they get their money

returned. The seller gets no say. PayPal remove the funds without permission from the account holder.

* eBay took away it's fraud compensation scheme for members using non PayPal methods of payment and established an exclusive compensation scheme for Paypal users to deliberately make bank transfers and other popular payment methods part of greater risk in eBay transactions.

* By not requiring a secure ID verification on registering membership eBay has systematically manipulated its service to make PayPal safer than other payment methods used by eBay buyers and sellers. PayPal does require a measure of ID verification but eBay deliberately does not require an equal verification of members who used other payment methods.
This is designed to manipulate the safe trading issues of eBay.

* PayPal already charges exorbitant fees and once eBay is permitted to inflict compulsory exclusive PayPal dealing on its members it will be free to increase fees to whatever limit they choose without regard to competition. The competitive pricing provided by the variety of payment methods available now allows many eBay members to survive in their market. Remove that competition and prices will inflate to a degree that forces many small businesses to fail.

I believe that allowing eBay to implement their PayPal only method of payment will be a detriment to the public caused by the lessening of competition

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Please take a look at the following link, and at all the posts that show the tension that is building up. Many sellers intend to go elsewhere.

<http://forums.ebay.com.au/forum.jspa?forumID=18>

Also a link to the online petition

http://www.petitiononline.com/mod_perl/signed.cgi?ebayau&1

<http://www.petitiononline.com/mod_perl/signed.cgi?ebayau&1>

Please don't allow a PayPal only eBay

Sincerely yours,

Ineke Millikan Ebay buyer and seller I.D ineke713