

**Roy, Lauren**

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**Subject:** eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED

**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM**

From: Miriam O'Brien **PUBLIC REGISTER**

Sent: Tuesday, 22 April 2008 8:09 PM

To: Adjudication

Subject: eBay International AG - Notification - N93365

Dear Sir or Madam,

This is to request that you do NOT grant Ebay permission to only allow payment via Paypal or COD. I understand that their request would be a clear breach of the Trade Practices Act and would constitute Third Party Forcing.

As an Ebay buyer and occasional seller I prefer to have the choice of paying, either:

1. credit card - many large sellers offer direct payment by credit card and credit card companies offer maximum protection, much better than Paypal.
2. direct debit - many Australian sellers offer direct debit, which is easy, cheaper than Paypal for both buyer and seller, and I have never experienced any difficulties with purchases made by direct debit. It is extremely convenient for low priced purchases and allows very prompt delivery.
3. Paypal - this is owned by Ebay so they obviously want to double their money. It can be useful for purchases both overseas and locally, but the protection it purportedly offers is eroded by the fact that it can freeze funds at will and is almost impossible to contact in the case of a dispute. I know of cases in which a transaction was completed, the buyer made the payment and received the goods, and then disputed the transaction fraudulently - the sellers funds were frozen by Paypal. The seller was then out of pocket for a substantial amount (this relates to camera gear, so the sum was substantial). By contrast, credit card companies will investigate the claim - Ebay's Paypal does not appear to do this or at least not with any rigour.
4. COD - rarely useful.
- 5.

Australia has good financial protection and we need to have the option to use credit card payments directly as well as direct deposit. There is no reason I can think of to allow Ebay to enforce buyers and sellers to use their own Paypal for transactions. It goes totally against our rules for competition, will force prices up across the board, reduce our protection as buyers and particularly as sellers, eliminate competition from other financial institutions and, most importantly, eliminate the free choice of both buyers and sellers.

Yours sincerely,  
Miriam O'Brien

Address excluded

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PUBLIC REGISTER**