

**Roy, Lauren**

---

**Subject:** Ebay PayPal exclusion of alternative payment methods [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED FROM  
PUBLIC REGISTER**

---

**From:** Ric Halloran [mailto:  
**Sent:** Tuesday, 6 May 2008 1:30 PM  
**To:** Adjudication  
**Cc:** fishoric@ausfish.com.au  
**Subject:** Ebay PayPal exclusion of alternative payment methods

Richard Halloran  
[Address excluded]

To The ACCC.  
Dear Sir/Madam

**EXCLUDED FROM  
PUBLIC REGISTER**

I am lodging a submission for consideration in the matter of **eBay International AG - Notification - N93365**.

As you are aware, on 10 April 2008, eBay announced that:

- as of 21 May 2008, all items listed for sale on eBay.com.au must offer PayPal as one of the payment methods; and
- as of 17 June 2008, all items listed for sale must only offer payment via PayPal (or credit card transactions processed by PayPal) or cash on delivery.

I am a frequent ebay trader however I do not use PayPal for any transactions.

I do not have a PayPal account and do not wish to be FORCED into opening and using one.

I would like to continue trading on Ebay Australia however I wish to be able to CHOOSE my own method off paying for my goods.

On most occasions my preferred method of payment has been by Direct Electronic Bank Transfer from my bank account directly into the Sellers nominated bank account. **This method has proven quick , efficient and safe.** The seller usually receives my deposit within seconds and dispatches my goods promptly.

On other occasions I have posted the seller an Australia Post Money Order which has also been processed promptly.

I have NEVER had any problems with these methods and feel secure in continuing with their use.

I believe the payment method between the Buyer and Seller should be their decision and not forced by an outside influence such as Ebay.

Ebay Australia continually tell us that **"They are only a VENUE"** for our trading.

For Ebay to force me to use one only dictated form of payment being PayPal, (which is in

fact a subsidiary company of Ebay) is no different to my landlord telling me I can only pay my rent by his one dictated method.

This would not be allowed in any other business dealings and therefore I ask you do not allow Ebay Australia to proceed with this move.

Some further points:

Currently I can pay for a purchase with a direct bank deposit and I will have my purchase dispatched within 24 hours. In order to have the same turnaround with Paypal I MUST have a cash balance held in my Paypal account that exceeds the value of my purchase. So I must either tie my funds up in Paypal (earning Paypal interest which is rightfully MINE) or I must wait for a cash transfer to be completed to PayPal before I can expect my goods to be dispatched.

If in the future I wish to also become a seller on Ebay I will first have to apply for and set up a PayPal account. I will then be forced to pay fees to Paypal for every sale I make as well as my final value fees to Ebay for the auction sale itself. This is two lots of fees going to the one company for a single transaction. **NOT FAIR AT ALL!**  
As a general Ebay user I am also opposed to the changes for these additional reasons...

As for Ebay's assertion that Paypal is safer, the figures Ebay use to justify this are not conclusive at all. I have not had a problem in over four years of using Direct Electronic or Over the Counter Bank Deposit. All Ebay traders value their feedback rating and this alone can usually be used to ensure a SAFE TRADING experience.

We as Australians are more and more having our rights and freedom of choice taken away from us by huge money hungry corporations.  
ACCC you MUST on behalf of Myself and all other Australians Rule against Ebays attempts to further erode our right to MAKE OUR OWN CHOICE in how we pay for items when using the Ebay Australia website.

**WE MUST RETAIN THE RIGHT TO MAKE OUR OWN CHOICE. WE ARE INTELLIGENT HUMAN BEINGS CAPABLE OF MAKING AN INFORMED AND SAFE DECISION REGARDING OUR OWN PRIVATE FINANCIAL DEALINGS**

Yours Sincerely  
Richard Halloran