

Roy, Lauren

Subject: Paypal and ebay [SEC=UNCLASSIFIED]
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ACCC Classification: SEC=UNCLASSIFIED

EXCLUDED FROM

From: Theresa Walsh [mailto: PUBLIC REGISTER
Sent: Friday, 2 May 2008 3:21 PM
To: Adjudication
Subject: Paypal and ebay

SUBMISSION - eBay International AG exclusive dealing notification N93365
Attention: The ACCC
From: Theresa Walsh
Ebay User: windale2211
Status: Powerseller

Dear ACCC,

I am writing to you in regards to ebay's up and coming changes whereby the only payment method being accepted is through paypal.

Paypal is an affiliate company of ebay and by allowing this transaction hiest and atrosity Australian Consumers are being forced with no choice to pay for online bidding via a method that they are not freely choosing.

Sellers on ebay are annoyed as quiet a lot of sellers have their own merchant facilities to accept payment for their transactions from their customers directly using their own facilities. The fees paid for these facilities are paid to Australian Banks/Businesses whereby allowing only payment via paypal means that all monies go offshore. As it is ebay already avoid GST on fees from sellers due to the money being paid for fees going to an offshore account to avoid our taxation requirements.

Older people using ebay are already up in arms as they do not understand how to use paypal. I recently have helped a few older users to set up these paypal accounts so that they can continue selling once this change takes effect. How many older users of ebay do not have someone that they can approach for help? They have been happily having their sales go into their pensions account and most are declaring this as income to the Australian Government. It is completely unfair and unjust to ask an old age pensioner to pay additional fees and charges on top of their sales fee already paid to ebay. I feel that ebay are double dipping. Revenue raising using Australia as the genuina pig to see if they can get these latest changes through the ACCC. As a small country they (ebay) feel that we are the easiest country to trial such a ridiculous stunt.

Paypal accounts have a tendency to be stolen from their user via Internet theft. Older users and members of ebay are afraid to use paypal for fear of their pensions being stolen from their bank accounts. Please remember that PAYPAL asks members for a valid credit card or bank account. People using paypal are always taking a risk that their accounts will be hijacked. Older pensions believe that it is easier for them to

receive payments the old fashioned way via money order or via bank deposit. Why is it fair for ebay to monopolise the Australian Publics payments for items? Why do Australians now not have free choice to choose their method of payment.

My small business relies on buyers from ebay, pure and simple. By taking away choices for payment you are inevitably asking me to raise my pricing to cover the additional fees that I will pay as a small business. As a business we should be able to accept any form of payment for a purchase by our buyers. We should not be forced to accept only one form of payment when there are at least 4 choices other than paypal that are available to consumers. By taking away this choice you in turn take away the buyers as they feel they have no choice.

I believe in point form below that ebay are acting in an anti-competitive nature:

* Breach of TPA viz a viz third line forcing, anti-competitive behaviour by precluding Aussie Banks, Australia Post & Paymate out of the equation.

* Precluding ALL members of the public the equal and unequivocal right of being able to access and enjoy the use of an online auction site simply because many buyers choose to exercise their right not to divulge their details to what they consider an insecure method of payment, website etc.

* Paypal's previous track record - cite specific examples of your personal experiences as a buyers/seller

* Your experience as to Paypal's ability to be able to provide adequate and effective customer service when disputes have arisen.

* The fact that Paypal's fee is based on the gross total of a transaction which includes the GST & postage/courier component

The ACCC should not be accepting ebay's proposal but should be protecting the Australian Consumer.

Thankyou

Theresa Walsh
Contact details excluded

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