

**Roy, Lauren**

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

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**EXCLUDED FROM  
PUBLIC REGISTER**  
-----Original Message-----  
From: Diz [mailto:  
Sent: Friday, 2 May 2008 7:09 PM  
To: Adjudication  
Subject: eBay International AG - Notification - N93365

Learned Scholars, Ladies & Gentlemen of the ACCC's Adjudication Panel,

Here I have an extremely brief and relatively painless submission for you that will only require a little delegation on your part.

I will not rattle on and on about anti-competitive third line forcing, increased costs to consumers, nor the many incidences I am personally aware of whereby Paypal has erroneously seized many \$1k's from the accounts of good, honest, hardworking people without any explanation or justification therefor whatsoever, despite many emails and phone calls from victims requesting same.

However, what I will do, is provide you with 2 only links and respectfully request you have your research staff sift through these news stories and articles etc. to extract the most pertinent information for the Adjudication Panel to consider and review when making its decision.

You see, I assert that Paypal is not a fit company to be permitted to hold a licence or provide services to the people of Australia. I am committed to the belief that if our Government truly saw and experienced Paypal as eBay members have over the last few years they would be electronically deported from whence they came without further ado. The reason for such an outlandish assertion is by virtue of the fact that their incompetent and dishonest practices and total lack of security (a condition shared equally between eBay & Paypal) is beyond appalling.

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Please see the many 1,000's of news & data articles pertaining to Vladuz in this google search: <http://www.google.com.au/search?hl=en&q=vladuz&meta=>

Now I'm no Einstein or IT guru, but it does occur to me that if this wee slip of lad of only 20 years of age can create so much madness and mayhem (despite eBay playing it down far too much & trying to make it sound a lot less low key than it really was ... see screen shots of what he actually achieved) then as Australia's Consumer collective team of watch dogs, yourselves, the OFT, Banking Ombudsman etc should be holding very grave fears indeedy!

Paypal specific phishing - One would hope security would be a huge issue when making a decision!

Now I move on the the topic of exclusively Paypal Phishing, not just any old phishing, oh no, specifically that related to Paypal because that is, after all, what is relevant here today isn't it.

In its typical left hand has cut off the right hand because it didn't know what it was doing, bumbling fashion Paypal has for years attempted to pull all stops to prevent fishing WITHOUT success ... Paypal exclusive phishing outfits have been found on Government servers in Manila, China and so on.

Sure Paypal make a half-a\$\$ed attempt to warn members on their site at their "Security Centre" which in itself is a joke, but still they are powerless to help the millions who fall victim to this day in day out on an ongoing basis.

One minute they're touting that they're going to ban this operating system and that operating system, then they suddenly realise how many people they'll preclude from using their unstable, dishonest and decidedly shaky service so they back peddle.

Of course, Banks are targeted by phishing emails too, but how is it that they do not suffer the same level of account take-overs, fraudulent funds transfers etc? and, when they do, their members are protected. Jeas, you would think it would not take much for Paypal to take a leaf out of their book and follow the lead set by them now would you? Paypal look after their members? Yikes, Paypal looks after Paypal only, that is as certain as deaths and taxes ... their answer is merely to rip funds out of innocent parties accounts illegally and without consultation.

Please have your research team extract the relevant deficits in Paypal's alleged security here and in particular, pull out the reports and articles that demonstrate how Paypal cannot simply get it together compared to those well respected, safe & trustworthy institutions they are trying to eradicate as being acceptable payment methods on eBay: <http://www.google.com.au/search?num=100&hl=en&newwindow=1&safe=off&q=paypal+phishing&btnG=Search&meta=>

Paypal consumer complaints on the WWW

There are literally millions and millions of consumer complaints, horror stories and incidences reported on the web and, quite obviously, many more millions whereby victims have bothered or had the wherewithal to find such sites to publish their own torrid stories as so many others have. I would suggest the number of horror stories is infinitely more than what one can find in a google search, despite that going into the millions (when one follows other links on sites, blogs etc)

I have searched myself ragged but cannot find a single link to any Bank within Australia or Aussie Post for that matter whereby people have felt the necessity to publish such stories pertaining to items they've attempted to purchase on ebay using an alternative AUSTRALIAN method of payment.

Overseas banks are now facilitating their customers paying eBay sellers all over the world via SWIFT code banking ... again, I would suggest this is far more secure than entrusting one's funds or personal information with this Ma & Pa Kettle outfit who truly are a comedy of errors that make the Beverley Hillbillies look utterly organised and normal!

I've tried to remain light hearted and inject some humour (albeit poor) into this submission because whatever happens is no longer of consequence to me ... I took note of ebay's behaviour when it tripled it's fees, and after years of suffering under their draconian madness, I retired as I do not tolerate being run roughshod over by anyone, least of all an American outfit like this combo whose funds sit in a Swiss Bank and who pay diddly squat taxes in Australia, let alone skim commission funds from GST collected by sellers, Australia Post expenses etc!

However, I remain an interested and concerned party because I fear that if this application is allowed to proceed it will erode Australia in many more ways than members of the Adjudication Panel could ever begin to imagine, not the least of which is our economy. In 5 years I've spent an unimaginable sum buying stock from overseas sellers. Had it not been for eBay that revenue would've stayed on our shores NOT gone elsewhere.

If you take nothing else of what I've said on board, for our Government's sake and the sake of lowering unemployment dramatically, please take this onboard and heed my warning: The ACCC, OFT, Banking Ombudsman will need to gear up and engage additional staff the minute this proposal moves forward because there will be an avalanche of complaints and enquiries from aggrieved users who've had their funds ripped off via Paypal.

Should our Government allow the people of Australia to be thrown to this pack of wolves in the manner they "are confident their application will succeed" I will lose any semblance of faith I had left in justice and a fair go for the average Aussie Battler, and as long as I draw breath and my a\$\$ points to the ground I shall vote informal forever after. I will not vote for a Govt. who does not support and rescue its people when the writing is on the wall because an Adjudication Panel couldn't look further than their poorly presented application that should be used as toilet paper ... their research figures are nonsense too by the way, have a cluey statistician look

at them ... pffft where's the integrity in that lot gaarrrrgh so typical of those dang cowboys! Fancy interviewing less than 1k people and claiming it represents national feeling ... what does represent national feeling to the tune of over 11,000 signatures is the petition to stop this nonsense from happening before we and your Depts. are made to suffer the consequences: <http://www.petitiononline.com/ebayau/petition.html>

What's really, really funny about that petition is that it's taken only a few days to get where it has ... eBay's nonsense research was taken over a 3 month period ... not really an each way bet situation is it. Waves goodbye to eBay and all the derision and bad behaviour that went with it!

Ex eBay Gold Level Powerseller

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