Roy, Lauren

Subject: Ebay Rort [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

EXCLUDED FROM PUBLIC REGISTER

From: Name excluded

Sent: Tuesday, 29 April 2008 3:44 PM

To: Adjudication **Subject:** Ebay Rort

Hi,

I would just like to send this email to complain about what ebay are doing in making people use their subsidiary paypal. This is un-Australian and they should treat their own as guinea pigs, not us. I personally have had bad experiences with paypal with amounts outstanding from a fraudulent seller going back 3 years. In spite of asking and asking paypal to get my money back they do nothing. I had the same thing happen last year. If you are ripped off then they charge you to get your money back. As far as protection goes I would rather trust the Australian police with following up on bank deposits. This is a scam by ebay to make more money and milk the masses, as if they dont make enough already. What they will be doing is OUADRUPLE dipping. If you are a seller you already pay to list things, then they charge the FVF (final value fee percentage of the sale) and now they want to charge people to use paypal and charge again when you want to withdraw that money. Last December I had a dispute drag on for over 2 months when a seller tried to rip me off and I did everything paypal asked me to do and faxed all the info off. They ignored all my emails asking for resolution and in the end only paid me after I threatened them with legal action for holding onto my funds. I am able to back all this up as it is all on my paypal account but at this stage wish to remain anonymous. Ebay started out a good thing but is now run on the foundation of greed, nothing more and nothing less. I have tried to pay a seller using paypal and instead of doing an "instant" transfer like they advertise they sent e-cheques to every seller which did not clear for up to 10 day. When I complained about this they said it was "routine" and they do that now and then, paypal are not a proper financial institution, they are not a bank but they want to know all your bank details and credit card details and heaven forbid should you try and close a paypal account. Big brother is all I can say and they have no right to control people and their finances the way they do,

kind regards,