

Roy, Lauren

Subject: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

EXCLUDED FROM

From: Mike **PUBLIC REGISTER**

Sent: Tuesday, 22 April 2008 9:17 PM

To: Roy, Lauren

Subject: Re: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

Thank you for this opportunity.

I object to eBays application on the grounds that they are primarily an advertising medium. The actual purchase transaction is between 2 individuals who should have the right to choose how funds should change hands.

The claim is that buyers and sellers are protected by paypal, but in my experience, they offer nothing more than a mediation process that, if ignored, eventually goes away. I have had no resolution as a buyer who has been defrauded twice.

There are other secure methods of payment, notably Paymate, or even direct bank transfer over the Internet. I find making paypal compulsory at the same time as raising its rates, to be nothing more than a grab for money. If customer security was the primary concern, the costs of using a compulsory service would be reduced. As it stands, there are fees for listing, then a fee depending on the final sell price, then a fee for a payment into my paypal account, then a fee for withdrawing the money into my Australian bank account, So making paypal compulsory effectively doubles the amount of fees I have to pay.

Thank you again for this opportunity
Michael Rose