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**From:** Tom Hoonhout [mailto:  
**Sent:** Sunday, 15 June 2008 7:12 PM  
**To:** Adjudication  
**Subject:** eBay notification N93365 Submission to the reply.

Attention Lauren Roy.

Dear Madam.

As a long time user of the eBay Australia site I am pleased to see the ACCC plans to REVOKE the eBay/PayPal submission N93365 to be implemented in 2 parts.

With the exclusive payment system to PayPal, I as a seller/buyer will not be able to afford to use the site. PayPal is the most Unreliable payment system there is. PayPal keep saying they are "SAFE" is utter rubbish. They have the power to extract money from a member's account without the need to notify the member of the reason for doing so. PayPal is NOT a bank and certainly does NOT behave like one.

Trying to CLOSE an account with PayPal is impossible. They will NOT close an account once they have your details. I quote "Your banking details stay with us forever" unquote. There are many instances I know of personally that have caused seller's accounts to plundered by PayPal for very dubious reasons. They can "freeze" an account without any reason for any length of time. There is NO help from the PayPal site when making an enquiry or complaint, as there is NO office or staff here in Australia.

eBay and PayPal are one and the same company with offices headquartered in Switzerland. IF these companies manage to get the required submission through it will certainly impact on the "on-line Auction" platform. Certainly not for the better. Personally I hope eBay Australia go broke. They are so arrogant as to tell members they are changing their "terms of agreement" and everyone will have to accept it.

I signed the original agreement – Not their new one. As it is any NEW eBay member MUST sign up to PayPal. That goes for buyers and sellers. Compulsory.

After over 700 sales and every one a satisfied customer of which 85% paid by either Direct Deposit or Money order I do NOT see the need for anyone to tell me that these are "Unsafe Practices". Since 2004 to end of May 2008 the only problems with payments have been through the eBay controlled PayPal. THEY ARE NOT TO BE TRUSTED.

Thanking you in advance, and hoping the ACCC will stand by the small eBay buyer/seller and totally revoke the Submission by eBay parts 1 and 2,

I give my permission to publish this email wherever it may be useful.

Tom Hoonhout  
Glasseyozy eBay I.D.

**JUST DO IT. TAKE A CHANCE.**