

Roy, Lauren

Subject: Support for the ACCC's decision to revoke immunity for eBay's PayPal only policy [SEC=UNCLASSIFIED]
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From: Matthew Barnes [mailto:
Sent: Friday, 13 June 2008 11:00 PM
To: Adjudication
Subject: Support for the ACCC's decision to revoke immunity for eBay's PayPal only policy

Dear Australian Competition & Consumer Commission

I would just like to say that I totally support your draft proposal to revoke immunity for eBay's PayPal only policy on Thursday June 12th 2008.

I agree entirely with everything that is mentioned in the ACCC's reply to ebay's original notification.

We as consumers are the ones who should decide what methods of payment are the ones which are safe for us to use.

I have agreed from the beginning that this policy of ebay's would be more of a detriment to the community than a benefit and also that it would decrease competition

You are correct when you say that although that there maybe some benefits in offering PayPal only, the benefits of offering such a policy are out-weighed by all the detriments it offers.

The sheer volume of submissions posted on the ACCC's website alone clearly demonstrates that this proposed policy of ebay's is not popular one little bit.

I have asked ebay on several occasions through their LIVEHELP site, to provide us consumers with some more hardcore evidence & statistics to backup the claims that they have made in regards to this policy of theirs, but no matter what I ask for they keep on giving me the same old repetitive information that they have already used time and again.

I have read that unless ebay provides more **CONCLUSIVE** evidence & statistics to backup their claims about this policy then there is no chance that it will be allowed to happen. If that is the case then I believe that the although this policy has already been introduced in its 1st stage, should the ACCC reject the policy completely then I think that ebay should be forced to back down and not force us to offer PayPal as a payment option should we choose not to, however I think that is highly unlikely.

I strongly urge the ACCC to reject ebay's policy entirely, if the amount of submissions that were received opposing this move are not an indication of the publics rejection for it, then I don't know what is.

I am yet to see a submission on the ACCC website in favour of this policy, nor am I yet to see a news article that is also in favour of it.

The amount of articles and submissions that I have read clearly indicates that WE THE CONSUMERS are unanimously opposed to ebay's PayPal only policy and I once again urge the ACCC to reject ebays application for immunity and I also urge you to tell ebay not to go ahead with these changes at all until you have made your final decision.

Just today (Friday June 13th) ebay posted on their website that they are delaying the introduction of this policy until Tuesday July 15th, that to me indicates that they have are determined to go ahead with these changes regardless of what the ACCC have decided and that is why I strongly urge you to immediately

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revoke ebay's immunity from prosecution under the Trade Practices Act.

This new policy of theirs is clearly in breach of this act and I believe that its in the community's best interest that when the final decision is made that this policy not be allowed to go ahead.

Their announcement today the policy has been delayed for a month clearly demonstrates that they are determined come hell or high water to go ahead with this policy, that decision will backfire on the completely.

My reason for believing this is the same kind of attitude got my local council (PORT MACQUARIE-HASTINGS COUNCIL) sacked by the N.S.W. government in February this year for not following the advice of the DLG (department of local government). They were asked not to proceed with the construction of a performing arts centre, they ignored this advice and they along with the people of my local area paid a heavy price for it. We now have an administrator running our council until September 2012.

I have used the above event as a guide for ebay's current approach to the ACCC's draft response to their request to not allow this policy to go ahead.

As I have said before, I have asked ebay for some more informative and hardcore statistics to backup their claims about this policy being so safe & secure as they claim it to be, but they haven't been able to fulfil my request.

Nor have they been able to fulfil the same request for all the other ebay users who have asked for such information, all they keep telling us the same repetitive nonsense that they have been dishing out since they announced this policy back in April.

I also don't think will they be able to fulfil that same request for the ACCC.

In the ACCC's draft response to ebay's request they mention that ebay hasn't provided any **CONCLUSIVE** & hardcore proof that PayPal is more secure & safe than other payment options currently available, this is just one of numerous pieces of information that I have asked ebay myself to backup but as I have already mentioned, they don't seem to be able to offer such proof.

They also don't seem to be able to backup their claims that you are less likely to suffer a fraudulent transaction with PayPal, should this policy go ahead and PayPal be the only option allowed on ebay, I fear that the amount of people having problems with PayPal if this policy went ahead will cause massive disruptions and have a lot of people suffer undue stress. It might also tie up ebay's system and not allow people to use the website at all, that sounds far-fetched but it is a slight possibility.

My feelings on this proposed policy of ebay are very clear, I don't support it at all.

I strongly believe like the ACCC, that we as consumers are the ones who should decide which method of payment on ebay is more safe, secure and most importantly more CONVENIENT for us to use. I have always used direct deposit or money order to pay for an item on ebay and I have never had a problem doing it.

I have never used PayPal, nor do I intend to use it. I find it too confusing and since ebay announced plans to make it the only payment option, the amount of PayPal horror stories I have heard are quite astounding.

I beg you to let us keep our democratic right to choose what payment method on ebay best suits our needs, if it goes ahead it will only be a huge problem for the community.

The only plus side of this policy is that it has opened my eyes along with everyone else to other sites who offer the same kind of service that ebay offer, but more importantly these other sites have a much fairer approach when it comes to choosing how we can pay for an item.

The other good thing about this policy if it went ahead, would be that ebay's share of the online auction market in Australia which reportedly is over 90% will be severely dented, as people will desert it in droves and join other online auction sites.

As I said at the top of this message.

I strongly support the ACCC's draft proposal to revoke ebay's PayPal only policy.

IT SHOULD NOT BE ALLOWED TO GO AHEAD.

I thank you for your time and I apologise if my submission is a little long and contains any irrelevant information, but those are my opinions on this matter and I thank you for allowing me to express them.

Should you wish to contact me about this submission, I would only be to happy to talk about it with someone.

yours sincerely

MATTHEW BARNES.