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From: Mumandsonsbooks [mailto:
Sent: Monday, 16 June 2008 9:36 AM
To: Adjudication
Subject: eBay v Paypal only

I am a seller and buyer on ebay and believe that the new policy that ebay are trying to enforce on their website is restrictive in trade and also stops me from using a payment method that I choose.

50% of my buyers prefer to pay with direct debit, cheque or money order, these sellers will be lost to me once the new policy is enforced thereby I loose 50% of my clients.

I have notified most of these buyers and they have confirmed that they will not be using Paypal as they are not prepared to give Paypal their banking details because they feel that it is insecure. Most of these buyers are elderly and not familiar with the internet and are very reluctant to give sensitive information to a company that has no credibility.

One of the things that you give away when signing up with Paypal is the right for Paypal to share/use any information that you give them with any of the other companies that they own without further consent from you.

They also say in all their buyer and seller protection policies that ia decision for reimbursement is totally at their discretion that they offer their services in as is" state, that they reserve the right, in its absolute discretion, to terminate or amend the terms and conditions of the Seller Protection Policy or the transaction eligibility requirement at any time.

One of the condition of the seller/buyer protection is making sure that the item is sent by registered or insured mail. Australia Post take the responsibility for loss or damage so Paypal are not protecting sellers in these cases, they are just refunding the money to the buyer and leaving the seller to recoup their costs etc from Australia Post, but they are still charging the buyer a \$15 fee for the claim.

More and More sellers are falling prey to unsatisfactory selling levels, neutral comments from buyers are being counted as negative and affect the sellers satisfaction percentage, this is extremely pertinent to small sellers where eBay are now only using the last 12 months sales to determine the sellers satisfaction level. As a sellers satisfaction level is imperative to the buyer protection, buying from a seller with less than 98% satisfaction rating excludes the buyer from the buyer protection process.

This Paypal only policy is not giving the buyer/seller any added protection that is not currently available. It is just a grab for extra revenue and have nothing to do with security. If eBay Paypal were interested in the security of their site they would get rid of the sellers that have hundreds of neutral/negative comments, they high volume power sellers who do not delivery a quality product, they will not get rid of this type of seller because of the revenue that is generated.

They will get rid of the multiple user ID's, make it harder for a seller/buyer to obtain an eBay ID.

thanks and regards,
Ann buchanan, mumandsons