

**EXCLUDED FROM  
PUBLIC REGISTER**

-----Original Message-----

From: Margaret Dowling [mailto:  
Sent: Sunday, 15 June 2008 2:51 PM  
To: Adjudication  
Subject: eBay International AG Notification N93365

I would like to voice my concerns regarding Ebay's decision to challenge the draft notice to revoke immunity from their Paypal-only policy.

I have been a member of eBay for seven years.

1. As a seller/business owner trading almost exclusively on eBay with silver Powerseller status I am increasingly concerned about the affect eBay's decision will have on my business. Most of my payments are by bank deposit, cheque or money order. I am concerned that these buyers will not buy on eBay if that choice is no longer available to them. I am also concerned at the added cost to my business caused by the commission Paypal take from every payment I am sent through Paypal. I do not want to have to pass this additional cost on to my buyers Part of my online selling policy is to only charge the final item value plus the exact postage cost to my buyers. If this policy is enacted by ebay I will have to wear the additional costs or risk my seller reputation by adding the costs onto my buyers.

2. As a buyer and with respect to ACCC draft notice Table of Contents Section 5 Public Benefits (in particular 5.176) I would like to forward one example of a bad buyer experience I have had with the Paypal buyer protection policy. The policy states:-

"PayPal Buyer Protection  
Up to  
<[\\$3,000.00](https://www.paypal.com/au/cgi-bin/webscr?cmd=_pbp-coverage-amounts&info=2)>  
AUD purchase protection at no additional cost.

You are eligible to receive purchase protection on:  
\* An eBay item that you paid for but never received  
\* An eBay item that is significantly different from what was described in the listing

Guidelines:

\* You must send payment to the PayPal account associated with the eBay listing  
\* You purchased a tangible item  
\* Your claim must be filed within 45 days of payment  
\* You may only file one claim per PayPal payment

The amount of coverage you're eligible to receive is determined by the eBay site where you purchased the item. Coverage amounts may vary.  
"

I lodged a claim for compensation with Paypal which was rejected. This left me with bad buyer experience .

My claim was for a collectable item which arrived both chipped and cracked when it was described as undamaged. The seller did not dispute the damage and said when he received my payment through Paypal he would refund me. When I didn't receive a refund I lodged a claim through Paypal.

The claim was denied

Paypal stated that the item was not significantly different and consequently the buyer stated that if Paypal refused he was not going to refund me.

He used the Paypal decision as an excuse not to refund me.

My concern as a buyer and seller of antique and collectable items is that the Paypal decision did not acknowledge the importance of condition to buyers of antiques and collectables

By stating that the item is not "significantly different" I believe they are ignoring the needs of a large percentage of Ebay buyers. These are the buyers of antiques and collectable items who want items to be exactly as described.

They are not buying items to use but to display and add to their collections and condition is of paramount importance.

I therefore believe that the Paypal buyer protection policy is flawed. Which means that eBay's reason for forcing this payment method onto buyers is also flawed.

I believe that buyers like myself who have had experiences like mine do not feel that eBay is a safer place to trade because of this policy and do not want to be forced to use a payment method which is of no benefit to them in that regard..

Further to that I feel that the record of such claims on their site is inadequate.

This is the only information available as a record of the claim.

Dispute History Log - All Results

Last 5 Show All

The Dispute History Log displays all actions related to your claim.

Date

Actor

Action Details

18 Feb. 2006

PayPal

Case closed

18 Feb. 2006

PayPal

Claim denied

18 Feb. 2006

PayPal

Email sent to buyer

18 Feb. 2006

PayPal

Email sent to seller

17 Feb. 2006

PayPal

Case under review

14 Feb. 2006

PayPal

Additional information requested

14 Feb. 2006

PayPal

Email sent to buyer

14 Jan. 2006

PayPal

Case under review

12 Jan. 2006

PayPal

Email sent to seller

12 Jan. 2006

PayPal

Email sent to buyer  
12 Jan. 2006  
Buyer  
Complaint Case filed

Thank you for giving me the opportunity to lodge this submission.

Margaret Dowling  
<Address excluded>

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I ask that if this submission is published that my address and phone details be kept off the public register.