

Roy, Lauren

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

**EXCLUDED FROM
PUBLIC REGISTER**

From: Shirley Bendle [mailto:

Sent: Friday, 13 June 2008 3:28 PM

To: Roy, Lauren

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

Dear Lauren

Thankyou for the latest update regarding ebay's application for exemption from our Trade Practices Act, with their proposal of Paypal-only payment policy. I am one of the approximately 700 individuals and corporations who lodged a submission to the ACCC protesting against ebay's proposal.

I've read the ACCC's notification to revoke ebay's application, and have read quite a number of the public submissions, and have also read ebay's submission responding to the ACCC regarding exclusive dealing.

As stated in my original submission against this Paypal-only policy - and I concur with the ACCC's draft notice - that eBay's proposed conduct would significantly decrease competition and the perceived public benefit would not outweigh the evidential detriment this policy would cause.

During the past 7 years that I've been trading on ebay, the majority of my transactions – around 90% - have been conducted via Direct Debit, ALL without any problems from either side of the transaction. These trouble-free statistics can't be repeated for transactions conducted via Paypal, and of the comparative few Paypal transactions, there have been several issues that arose as a direct result of Paypal. The statistics in various submissions support my personal experience that Paypal is definitely not safer than other payment methods, and in fact, utilizing Paypal can often specifically create numerous other problems and risks that are not associated with other payment methods.

I am happy for these additional statements to be added to my original submission, and if further statements are required – either written or verbal – in response to any further submissions by ebay, I will gladly provide them.

I – along with many, many others – am extremely pleased with the ACCC's findings and decisions in this case, and appreciate the time and effort that has gone into the notice to revoke ebay's application for exemption.

Kind Regards, Shirley Bendle
