

**Macrae, Tess**

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**Subject:** FW: Ebay's Paypal Only Policy [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Lindsay Harvey [mailto:  
**Sent:** Tuesday, 17 June 2008 7:57 PM  
**To:** Adjudication  
**Subject:** Ebay's Paypal Only Policy

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Dear Mr Samuels,

I have read the eBay notification and their submissions to the ACCC about exclusive dealing. I have also read many submissions against the proposed changes and also the ACCC's draft notice of revocation issued on the 12th of June 2008.

I wish to note I strongly agree with the ACCC's draft notice as I believe eBay's proposed changes would significantly decrease competition and have an overall anti-competitive effect that is not in the general public interest.

I have been buying and selling on ebay since 2002 and have only ever accepted direct deposit, or cheque as payment for an item.

Paypal has a long history of online fraud, and I cannot trust it as I personally know sellers who have lost significant amount of money following fraudulent transactions on Paypal.

I believe Paypal to be of significant fraud risk from the seller point of view due to the number of Paypal accounts that seem to be breached on a regular basis.

To the best of my knowledge there is no reliable, effective protection for the seller if they suffer from a fraudulent transaction due to a breached account.

If I choose to sell on eBay and only accept direct deposit, or cheque, and a buyer wishes to accept my payment terms, then it is no one else's business apart from the buyer and seller. eBay are only providing the venue for the sale to take place and are in no way, shape or form involved in my sale/transaction - this has been the terms since I joined eBay in 2002.

By forcing Paypal onto users they are interfering in the sale/transaction between the users. Additionally eBay does not allow sellers to pass on the extra cost's that result from a Paypal transaction.

All across Australia stores are allowed to pass on the extra cost's that result from a credit card transaction.

But eBay deny sellers that option with Paypal. And the seller is forced to absorb the extra cost's associated with using Paypal.

The fact that eBay do not wish sellers to have any option except cash in person, or to use Paypal just makes this rule even worse and shown to be nothing more than double dipping on fees (The eBay fees, then the Paypal fees).

I would appreciate you taking into account my comments in this email and thank you for your valued consideration of the matter and eventually to revoke immunity for ebay's PayPal only policy and as stated allow direct deposit only as a payment option if a seller chooses this option.

18/06/2008

Best Regards,

Lindsay Harvey  
<address excluded>

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