

**Macrae, Tess**

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**Subject:** FW: Ebay Complaint: Paypal Only [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**Attachments:** PBrush  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Evan: Mynard [mailto:  
**Sent:** Tuesday, 17 June 2008 6:16 PM  
**To:** Adjudication  
**Subject:** Ebay Complaint: Paypal Only

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PUBLIC REGISTER**

**To Whom It May Concern**

Dear Sir or Madam.

I wish to lodge a **formal complaint** against Ebay in regards to the current issue surrounding Ebay's intended "Paypal Only" policy.

As a user of Ebay for both buying and selling since around 2002, I have continually used several different payment methods both safely and effectively. These include Bank Deposit/Transfer, cash on pick-up, as well as Paypal. As a buyer, I have no preference for Paypal over any other legitimate method. As a seller however, I tend to discourage its use due to the excessive fees charged, in addition to any foreign exchange or card fees (where appropriate).

The basis for my complaint is twofold:

**1. Consumer choice**

It is not my position that Ebay have the "right" to FORCE buyers and sellers into one only method of payment when there are several legitimate and effective alternate methods available, at a much lesser cost also. ie: nominal or NO cost.

**2. Monopoly by Ebay over the marketplace.**

Should Ebay ever be allowed to enact this restrictive policy, not only will this result in a monopoly position within the Ebay online selling community, it will also markedly increase Ebay's profits, due to Paypal being an Ebay-owned company. I suspect that this is the actual reason Ebay are attempting to disallow other payment methods.

This will therefore result in the owners of Ebay being paid twice: once when sellers pay their seller fees generated by sales within their Ebay account, and secondly when fees are automatically deducted from any amounts received into their Paypal account also.

Due to their being no CHOICE for buyers and sellers using this forum, I believe this to be completely abhorrent to free trade practices within Australia, if not internationally.

Yours sincerely,



**Evan: Mynard**  
<address excluded>

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