

**Macrae, Tess**

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**Subject:** FW: Paypal as an only option on Ebay stinks [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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

**From:** Dougald Knuckey [mailto:  
**Sent:** Thursday, 19 June 2008 9:02 PM  
**To:** Adjudication  
**Subject:** Paypal as an only option on Ebay stinks

**EXCLUDED FROM  
PUBLIC REGISTER**

Dear Sir/Madam,

As someone who was defrauded \$500 last year, while using Paypal, I encourage you to not allow Ebay to restrict online payment methods to just Paypal.

The investigation of my complaint against an Ebay seller was conducted by Paypal. When I say conducted I mean they simply sent me several automated emails asking me to describe my complaint. At no point did an employee of Paypal write to me, I simply had to follow several steps on their dispute website. This resulted in nothing being done. Further, they would not provide the particulars of the seller who defrauded me...

effectively protecting the perpetrator! I remain out of pocket and Paypal closed the complaint because they had exhausted their range of automated emails to me.

So, please do not be duped into Ebay's argument that Paypal provides protection for their customers... they are far more interested in protecting the interests of sellers from whom they derive the bulk of their income. Paypal is Malpay.

Please consider this as a submission from an Ebayer (several years standing, over 160 transactions) and a member of the general public, to be taken into consideration as you deliberate this matter. Feel free to contact me if I can be of any assistance.

Yours sincerely

Dougald Knuckey