

Roy, Lauren

Subject: EBAY - In Support of ACCC proposes to revoke immunity for eBay's PayPal only policy [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

From: Catherine Mortimer [mailto:]

Sent: Wednesday, 18 June 2008 1:19 AM

To: Adjudication

Subject: EBAY - In Support of ACCC proposes to revoke immunity for eBay's PayPal only policy

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To Whom it May Concern

I have read the eBay notification and their submissions regarding the Paypal only policy to the ACCC about exclusive dealing.

I have also read many submissions against the proposed conduct and the ACCC's draft notice of revocation.

I strongly agree with the ACCC's draft notice as I believe eBay's proposed conduct would decrease competition and not have an overall public benefit.

It should be strictly between the seller and the buyer which choice of payment is agreed upon. Ebay is only a Venue, offering their services only. They do not own the items being sold by sellers on ebay. They are being paid extremely well by sellers fees for these services, whether the item sells or does not sell. They are in a win win situation.

Paypal is NOT a bank. They have too much power over OUR money with regards to putting holds on accounts, for no apparent reason and not willing to even discuss the reasons why. Paypal is destroying a lot of sellers on ebay with the help of ebay's new unreasonable feedback system which encourages buyers to leave neutral or negative feedback for sellers, thus bringing sellers' positive percentages down so that Paypal does NOT have to honour their false promises of up to \$20,000 protection because of their <excluded material> newly designed tier levels which now depend upon the positive percentages of sellers as to which tier of cover they are entitled to.

Paypal is dangerous enough with the power they have now. If the Paypal only policy were to come in, it would be disastrous for both sellers and buyers. The mere fact that they can change any part of their policy as they please, whenever they please, is positively frightening.

I thank you in anticipation of declaring your draft notice decision to revoke immunity for eBay's Paypal only policy Final.

**Yours faithfully,
C. Mortimer**

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