

**Macrae, Tess**

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**Subject:** FW: Submission re Notification - N93365 [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** [mailto:  
**Sent:** Wednesday, 18 June 2008 2:15 PM  
**To:** Adjudication  
**Subject:** Submission re Notification - N93365

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To whom it may concern

I am a customer of Ebay Australia with no business enterprise attached but selling and buying for private purposes only.

The Ebay notification to deal exclusively with only their own entity - PayPal, is not only morally reprehensible as it completely negates any possibility of competition and therefore fair fee structures, but also would cause private users such as myself to be charged ridiculous sums of money on sales of unwanted secondhand goods that usually only draw bids of \$5 to \$10 and are usually paid by bank transfer. This makes it financially non-viable and therefore means more waste going to landfill and adversely affecting the environment.

I have around 250 transactions over 4 years to my name and have NEVER had an issue using bank transfers or personal payment on pick up as either a buyer or seller. Ebay claims about exclusive use of PayPal for security are a complete misuse of statistics and show what you can do if you have a good statistician on the payroll. Most obviously, payment on pick up is more secure as it happens as goods are actually exchanged so everyone is happy.

I also find it is a complete farce that Ebay now insists on Paypal being listed for all items for sale. This means sellers have no choice but to honour PayPal payments if the customer decides to use it. On an item worth a few dollars that could mean up to half the value is taken up in PayPal fees - for a big seller perhaps this can be supported, for a private seller there is no point bothering to list and take the risk.

Ebay has never had an interest in consumer needs - their customer service process is the best example of that, and this push to further enlarge their own wallets at the expense of customers is another such example. If both the exclusive payment process and the compulsory PayPal listing are allowed to go ahead there will be no control over the listing and payment fees they will charge and consumers will suffer.

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Regards,

<address excluded>

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Please do not publish contact details as I am a private citizen