

Macrae, Tess

Subject: FW: Ebay and Paypal Submission [SEC=UNCLASSIFIED]
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From: Colleen Conlin [mailto:
Sent: Wednesday, 18 June 2008 3:03 PM
To: Adjudication
Subject: FW: Ebay and Paypal Submission

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Dear Sirs,

I read with great interest the ACCC's mission statement on the top of the ACCC Consumer web page.

One of the main aims of the Trade Practices Act 1974 is to protect you in your dealings with business, for example by prohibiting conduct which is likely to mislead or deceive you; prohibiting a business from using its superior bargaining power in an unconscionable way and by ensuring businesses comply with product safety standards.

I have been both a seller and a buyer on eBay Australia since 1990.

I am horrified at the implications of a Paypal Only payment method. Freedom of Choice is something Australians expect, and demand.

Ebay's Paypal only demand to the consumers that use its services seems to blatantly flaunt the ACCC's Mission Statement to Consumers.

As a buyer I want the choice of HOW I pay for any purchases I make from another Ebayer.
As a seller, I want my buyers to have the freedom to choose a payment method that suits them, even if it is by money order as many older buyers prefer.

Saying this is for our 'protection' is just plain rubbish. The other proposed acceptable payment method of Cash on Pickup is totally the opposite to 'protection'.
How many people want people they don't know turning up on their doorstep? How 'safe' is that in this day and age? And just HOW is a buyer in Queensland going to 'pay on pickup' from me here in SA? It is just another ploy to force Paypal down the throats of Ebay's consumers.

Ebay is only the facilitator in online selling transactions. As such, they should facilitate. Not dictate.

As a way of appearing to offer more payment methods than just Paypal, they have just introduced that Credit Cards will also be accepted as a payment method. However, buried in a help page is the information that the Credit Cards will also be through Paypal – a blatant attempt to circumvent a possible ruling against them. Pasted below is the text from this page, and the link so it can be seen. Note also the line that states 'you will need to sign up for a PayPal account.

<http://pages.ebay.com.au/useprotection/buy-guide.html>

Buying with Visa/MasterCard

If you don't have a PayPal account yet you can also shop using a credit, debit or pre-paid Visa or MasterCard.

The transaction will be processed by PayPal so you will get the benefits of PayPal Buyer Protection and your financial details will be kept secure.

You will only be able to make a limited number of transactions this way before you will need to [sign up for a PayPal account](#).

Follow steps 1 and 2 as above.

Ebay believe they will still get the green light and it will all go ahead on the 15th July. This is obvious by the email sent to sellers on 17th June, which now includes the aforementioned Credit Cards, pasted below.

19/06/2008

From 15 July 2008 the available payment methods will be limited to PayPal, Visa/MasterCard, or pay on pick up.

The decision to delay these changes was made by eBay following the Australian Competition and Consumer Commission's (ACCC) draft notice issued on Thursday 12 June 2008.

I wholeheartedly support the ACCC's proposed rejection of Ebay's Paypal monopoly.

Colleen Conlin
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