

---

**From:** Shane & Megan McCormick [mailto:  
**Sent:** Wednesday, 18 June 2008 11:41 AM  
**To:** Adjudication  
**Subject:** Ebay changes  
**Importance:** High

**EXCLUDED FROM  
PUBLIC REGISTER**

Good morning

As a long-time Ebay user I felt it was necessary to voice my opinion over their proposed payment option changes.

I have been both a buyer and seller on ebay and have at times used Paypal to pay for purchases and also to receive payment for services. I have found Paypal to be a very efficient payment system. However, the fees associated with its use make it less attractive for the home user, like myself.

As such, I always offer Bank Deposit as my preferred payment option when I am acting as a seller, and use a combination of bank deposits and Paypal for payments as a buyer.

I believe that this choice is my right, and I do not feel that Ebay and their subsidiary company, Paypal, has a right to legislate that I MUST use their payment system. As a consumer, I believe that my right to choose my payment method, and bear the risk associated with not using Paypal, is UP TO ME.

I accept that Ebay may demand all listings have Paypal on them, but I will always tell my buyers that I prefer bank deposit as my preferred payment method.

I feel that the "consumer protection" Ebay is banging on about improving is simply a ploy to increase their profits via both Ebay and Paypal.

Consumers have a right to assess their own risk and make informed decisions about their purchasing / payment options themselves.

Thank you

Megan McCormick  
<Address excluded>

**EXCLUDED FROM  
PUBLIC REGISTER**