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

From: Rhonda Oliver [mailto:

Sent: Wednesday, 18 June 2008 5:14 PM

To: Adjudication

Subject: "In Support of ACCC proposal to revoke immunity for eBay's PayPalonly policy"

Dear Sir/Madam,

I write to fully support the ACCC's proposal to revoke immunity for eBay's PayPal only policy!

As both a buyer and a seller, I resent my freedom of choice regarding payment methods, being withdrawn under the guise of 'consumer protection'.

I quote from eBay's 'Accepted Payment Policy':

Safety and convenience are at the core of eBay's policies toward payments. This policy is designed to promote safe online shopping, and to encourage online payment methods that are safe, easy to use, reliable, and offer high levels of protection for users. The policy also attempts to preserve some flexibility for users that still prefer offline payment methods.

It goes on to say: 'eBay wants to ensure that the marketplace offers buyers safe, appropriate and convenient payment choices for the marketplace'.

There is no mention of sellers in that statement. Sellers are eBay's customers. They, not the buyers, have contractual obligations to eBay including paying eBay's fees!

Convenient payment choices? Bank transfer or money order are certainly the most convenient payment options for me as both a seller and a buyer. After more than 1,000 eBay transactions, I have not once had a problem with either of these payment options.

I believe, banks offer the most up-to-date security possible, however, the same cannot be said for PayPal. This policy does not 'attempt to preserve some flexibility for users' at all. It's PayPal or nothing, therefore this statement, I believe is misleading.

The E-Commerce guideline recommends an 'objective' internal or external dispute resolution service, designed specifically to reduce 'consumer disputes', and provide 'consumer protection', which Ebay refuse to provide, outside of forcing Paypal on all it's members.

Taking away all options for using any other forms of payment allows a clear monopoly for Paypal to do as they wish at any time and Ebay members have no recourse. Coupled with Ebay, this amplifies market manipulation when it comes to fees, customer service and more. Promoting this move in the name of safety may be great for buyers, but Ebay continues to allow buyers to get away with disregarding a seller's policy guidelines creating a less than safe environment for sellers. Forcing everyone to use Paypal gives the

Ebay/Paypal empire the power to charge a seller THREE times for one transaction i.e. Listing fees, Sales fees and Paypal fees.

A variety of payment methods is good for competition. Competition encourages organisations to keep transaction fees to a minimum and to improve their products and services.

In closing, I strongly encourage the ACCC to protect the rights and interests of consumers, against eBay's anticompetitive and restrictive practices.

Thank you for giving me the opportunity to present this submission.

Yours sincerely,

Rhonda Oliver

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