

Macrae, Tess

Subject: FW: Submission re N93365 (eBay International AG - PayPal only policy)
[SEC=UNCLASSIFIED]
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From: Scott Marshall [mailto:
Sent: Tuesday, 17 June 2008 8:05 AM
To: Adjudication
Subject: Submission re N93365 (eBay International AG - PayPal only policy)

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PUBLIC REGISTER

Submission regarding N93365 (eBay International AG) and ACCC proposal to revoke immunity for eBay's PayPal only policy.

As a private individual, I find the idea that eBay intends to force me to use a particular payment method (PayPal) either as seller or purchaser particularly distasteful, especially when one considers that PayPal itself is owned by eBay.

I used to have a PayPal account, but closed it after concerns regarding privacy, the security of my financial details and the fees charged by PayPal for moving funds to & from my bank account.

Quite frankly, I don't trust PayPal and I don't and won't use it even when paying by credit card. As an aside, I also take exception to the fact that PayPal appears to restrict credit card usage to Visa/Mastercard to the exclusion of American Express and Diners Club.

In my opinion, the intention of eBay to restrict payments to the PayPal mechanism is equivalent to a trader only conducting business with you if you have an account at the same bank branch as they do.

The Australian Banking Industry has an excellent reputation for transaction processing and financial security, especially in the modern environment of online transaction processing over the internet.

I urge the ACCC to revoke eBay's immunity for the "PayPal only policy" given under Notification N93365 of 11th April 2008, and further urge the ACCC to instruct eBay that:

- enforcing the "PayPal only policy" is a restriction in trade violation and;
- eBay is to continue allowing non-PayPal forms of payment and;
- eBay may not require (force) sellers to include "PayPal" as an accepted payment method.

I am quite happy to be contacted by the ACCC in relation to this submission or if any clarification is required.

Yours sincerely,
E.S. Marshall
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Scott Marshall
Phone:

EXCLUDED FROM
PUBLIC REGISTER

17/06/2008

Mobile:
Fax:
mailto:

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