

<address excluded>

Please treat my contact details as confidential, the contents of my communication are for public scrutiny but not contact details are not.

Dear Sir/Madam

I have read the eBay notification and their submissions to the ACCC about exclusive dealing. I have also read many submissions against the proposed conduct and the ACCC's draft notice of revocation.

I agree with the ACCC's draft notice as I believe eBay's proposed conduct would decrease competition and not have an overall public benefit.

I was one of the almost 700 people/organisations that lodged a submission against ebay's proposal.

My son and I have been buying on ebay since 2002 and mainly paid by direct deposit for an item - We will only continue to buy on ebay so long as we do not have to use Paypal as a payment option. This being due to paypal practices costing me over \$1400.

If they are so security conscious why are they reluctant to sign the same agreements that all the banks etc have to. As far as I am concerned the legitimate financial institutions are far more security minded than paypal.

I already received many spoof emails that purport to be from ebay and paypal, only one ever from someone purporting to be from the commonwealth bank and nil from my credit union. So much for security.

If I choose to sell on ebay and only accept direct deposit and a buyer wishes to accept my payment terms, then it is no one else's business apart from the buyer and seller. ebay are only providing the venue for the sale to take place and are in no way, shape or form involved in my sale/transaction - this has been the terms since we joined ebay in 2002.

I would appreciate you taking into account my additional comments in this email and thank you for your valued consideration of the matter and eventually to revoke immunity for ebay's PayPal only policy and as stated allow direct deposit only as a payment option if a seller chooses this option.

Regards,