

**Roy, Lauren**

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**Subject:** eBay/PayPal [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** John Muir [mailto:  
**Sent:** Saturday, 21 June 2008 9:02 AM  
**To:** Adjudication  
**Subject:** eBay/PayPal

Dear Sir

I wish to register strongly my disgust at the efforts by eBay to force sellers and buyer to use only the eBay owned PayPal payment system and their efforts to defy the ACCC.

I am an eBay member with 100% feedback status. I do not list many items for auction and will not list in the future if the new eBay policy prevails.

My experiences with payments to me using PayPal are as follows:-

1. Transfer of payments from PayPal into my bank account are not immediate and can take up to a week.
2. If transfer of payment to me is less than \$150.00 PayPal charge an extra fee.
3. Efforts to make a claim are not easy and the only claim I have made was not honoured.

Until now I have used PayPal for overseas transactions and bank deposit within Australia. I have found bank deposit to be instant and very secure. I have never experienced any difficulty with bank deposit as I have with PayPal.

I commend the ACCC for their stand against eBay for their dictatorial demands which may deny me and other eBay members the basic freedom of choice regarding the manner which payments can be made.

Yours sincerely

John F. Muir  
<contact details excluded>

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