

**Macrae, Tess**

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**Subject:** FW: Submission opposing Ebay/Paypal only policy [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
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**From:** Kimberley Ware [mailto:  
**Sent:** Sunday, 22 June 2008 9:49 PM  
**To:** Adjudication  
**Subject:** Submission opposing Ebay/Paypal only policy

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PUBLIC REGISTER**

Kimberley Ware  
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PUBLIC REGISTER**

22 June 2008

Dear Sir/Madam

**SUBMISSION OPPOSING EBAY/PAYPAL ONLY POLICY**

I am taking the time to write to you to express my very real concerns at Ebay and Paypal trying to introduce a paypal only policy on our Australian site.

I am both a buyer and a seller (or was a seller) until they first introduced this policy back in April this year and my feedback rating is 100%.

I have not sold anything since then, as I am not prepared to offer paypal on my listings for the following reasons.

- I have only in the 5 years I have been with ebay offered direct deposit to my buyers and have had no issues with this form of payment whatsoever. It only takes a day or two at the most to process, depending on whether my buyers are with the same bank, and a lot of the times the payment is instant as the buyers have the same bank as me. This form of payment from my buyers does not incur any extra charges by my bank, and I am free to withdraw any amount and receive no charges at all from my bank. I am exempt from paying withdrawal fees by my bank. If I had to offer paypal, I would be charged \$\$ to withdraw the money from paypal, therefore each sale is going to cost me extra.
- Paypal is not going to offer me any extra security or protection, in fact it will offer me a lot less. The way the ebay and paypal are trying to set up ebay is that it is totally a Buyers Market, the buyer can do no wrong. If I offered paypal, if the buyer chose, and for no good reason whatsoever, if they decided they didn't like the item, they would lodge a claim with paypal, and paypal would decide in their favour, no matter what the reason. The forums are full of the abuse that sellers suffer because of paypal. When offering direct deposit, you at least have a chance of reasoning and working out the issues, but with paypal this is often bypassed no matter what evidence the seller provides concerning the goods.
- I am a Carer and have 100% care of 2 boys, one 17, and one 7. I cannot go to work, and by selling on ebay I was able to make a few extra \$\$ to make ends meet as I am totally reliant on a government pension with no other income support. If I was forced to sell under the paypal rules, I would have to give paypal my bank account numbers, and when I sold an item, not only am I paying paypal extra on the total cost of the goods, but also the postage. I am also aware that paypal can hold this money for 21 days before passing this on to me, and yet I am supposed to post out the items to the buyers

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straight away. I do not have that sort of extra cash laying around, and I could not honestly afford to even post items without the postage being paid to me. Some items in the past have cost me up to \$50 to post. And I do not sell one item at a time, it is multiple.

- And if per chance, the buyer is not happy, and they lodge a claim and paypal decides in their favour (as they do nearly all the time) paypal are free to withdraw the amount for the goods sold plus postage to pay the buyer. This could mean to me that they are taking my rent money, or my pension to buy our food. Even worse still they may freeze my account so that we have nothing to live on. At least with direct deposit you have a chance to work it out between your buyer and yourself, and if there is a legitimate claim, then you are able to pay the buyer the agreed amount. I am totally not willing to put myself or worse still my 2 boys at risk of having no money to pay our rent or to feed them just because ebay and paypal want to add more money to their coffers. They already get listing fees and final values fees for all our hard work, why should they get even more by telling us how we have to accept payment for our goods. Not theirs, not their hard work, they do nothing but provide the venue for selling. Full stop, it is us sellers doing all the hard work.
- Ebay have been proven to lie to us sellers. Earlier this year, when I was selling, the buyers could not access my bank account details. I contacted ebay many times over this, and they kept fobbing me off with lies, and said they were looking into it, that it would be fixed. This meant that I had to personally email every buyer with these details which was incredibly time consuming and frustrating. This happened on 3 occasions. It turns out the ebay did this deliberately, hoping that us sellers that were not offering paypal on our listings, would get sick of emailing our buyers bank details, and turn to paypal on our listings. They deliberately lied and deceived. Now is this any way to run a company.
- Also, in March/April this year when I was selling there also was the occasion that I was receiving no emails from my buyers, no notifications of items listed, items sold, I could not send invoices to customers, my buyers could not email me. Again contacted ebay, they said to me "Do you have a bigpond email address?", and after I confirmed yes I did, they said they were having problems just with Bigpond and were looking into it. So how was I supposed to contact my buyers to send out invoices etc, ebay told me to personally phone them, all std calls at \$2.50 a call, nothing else they could do to help. Well I contacted bigpond technical support, they knew nothing at all about any issues with ebay. Once again, I think they picked on the biggest ISP server in Australia, and somehow deliberately stuffed up mail services to sellers.

Bank deposit has always worked for me as a Seller. I have never had any issues whatsoever with this form of payment. There is not one bit of added security if my items are paid for with paypal. Many, many buyers do not have a credit card or a debit card that they want to link with paypal, as many many people are not willing to give their account numbers to a big company and have them stored. I would not give my bank account details to paypal as I do not consider it safe, so why would buyers want to do this also.

Why is there thousands upon thousands of sellers up in arms about this in Australia if we all thought it was in our best interests and in the best interest of our buyers. The buyers aren't going to be there anymore, because there will be no choice on how they pay for items, and many just plain and simple will not be signing up to paypal.

Also a point of interest to make regarding a claim I had with paypal a couple of years ago, this was an international transaction of which I had to pay with paypal and did so using my credit card. I did not receive my item, and the seller never responded to the claim, and therefore granted the claim in my favour. I was supposed to get all monies that I paid including postage returned to me. That never happened, apparently the buyer had no funds in their account so they could not refund me. So I had no item, and even though I had won the claim as the seller obviously never posted it or they would have responded, I was not going to get my money back either. After a month of paypal fobbing me off, saying that I would get my money back when the funds were there, I finally went back to my credit card merchants here in Australia and issued a chargeback for this transaction. This was the only way I could get my money back, and paypal were not one bit happy that I did this either. But they were not going to get my money back.

There are many horror stories out there worldwide regarding paypal and ebay's shonky business practices. They are deliberately lying and trying to deceive all ebays sellers and buyers all to pad their coffers with more money. They have forgotten that it is the hard work of us sellers, big and small, that have built ebay into the company that it is today. And this is how we get "thanked" for it.

I sincerely hope that you can see through their lies and deception and trust that you will not decide in their favour. And if they get away with corrupting our agencies here in Australia, we all know that worldwide they will be rolling out the same to every country. This has now become a worldwide fight against Ebay and Paypal and our forums, as much as they try and hide it and delete our posts we are all still there supporting each other and fighting back. The petition against this has many thousands of members signatures alone.

I am sure that I speak for all the sellers, big and small, on ebay australia, that we will not even be happy with having to add paypal to every listing as that is the way that ebay is now. Paypal **must** still be a form of payment, but grudgingly they are also allowing bank deposit, money order etc.

We want to make our own choices, we do not want to be **told that we have to have paypal to sell on ebay**. We will not be happy unless all this is rolled back to before the changes were implemented in April this year, if we choose not to offer paypal, we should still be able to list to sell without paypal at all. This should not be a requirement to have paypal in any shape or form. We want freedom of choice, this is what we have all fought for many generations ago worldwide. We will not be dictated to by these money grubbing thieves and liars.

I am asking ACCC to reject their proposed changes to ebay australia in full.

I am happy to be contacted regarding my submission and I ask that this be included in the hearing process against ebays application to have these changes implemented.

Regards.

Kimberley Ware.