

Macrae, Tess

Subject: FW: eBay's bank [SEC=UNCLASSIFIED]
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: [mailto:
Sent: Sunday, 22 June 2008 7:56 PM
To: Adjudication
Subject: eBay's bank

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Dear Mr Samuels, Ms Roy and anyone to whom this may concern

I have read the eBay notification and their submissions to the ACCC about exclusive dealing.

I have read many submissions against the proposed conduct and the ACCC's draft notification of reocation.

I agree with the ACCC's draft notice. I believe eBay's proposal to only allow buyers to pay by PayPal, their own company, definitely decreases competition, in fact, eliminates any competition.

How can this be in the public's interest?

Where credit cards are used, one has the choice between Visa and Mastercard. EBay will only allow buyers to use PayPal. Certainly they can pay money into their PayPal account with either Visa or Mastercard but what about the choice most purchasers use at the moment? That is, direct payment into the seller's bank account by direct deposit.

All this does is increase eBay's income. The public is sick of fees and wants to cut them out of their purchases at every opportunity because they know fees only increase the cost price.

EBay also refuses to allow PayPal charges to be passed on. Isn't this contrary to ACCC policy?

Isn't it law that more than one form of payment be offered? If not, it should be.

EBay wants to bring in other changes. It is forgetting that its responsibility is to the person who pays it, namely the seller. Please listen to the sellers of which I am one.

NAME TO BE WITHHELD PLEASE

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