

Roy, Lauren

Subject: EBay notification number N93365 [SEC=UNCLASSIFIED]
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From: David [mailto:
Sent: Monday, 23 June 2008 7:36 PM
To: 'adjudication@acc.gov.au'
Subject: EBay notification number N93365

Thankyou for the opportunity to comment on eBay's proposed Paypal only policy.

My comments on this matter are brief and to the point

- eBay's feedback system already allows buyers and sellers to make an extremely informed choice in regard to who they should purchase from/sell to and what payment method is preferable to them.
- Sellers using Paypal will be unfairly penalised by the extra costs involved.
- Buyers using Paypal are forced to disclose their financial details to a "3rd party", this 3rd party being paypal. For Australian transactions using EFT there is no need for the buyer to disclose financial details to a seller.
- Consumers are quite capable of deciding which payment method offers them the best option in regard to timeliness, cost and safety
- Numerous secure payment methods already exist in Australia which involve minimal or no cost to buyer and seller.
- As Paypal is owned by eBay I strongly believe this policy to be anti competitive.
- I have concerns regarding the paypal product, on researching I have found documented numerous consumer concerns, with negative comments received as recently as 16/6/08. Note particularly 2 websites paypalsucks.com and paypalwarning.com.
- Security when purchasing on eBay can best be enhanced by eBay's prompt response to member complaints, not by the forced introduction of a 3rd party to the procedure which will actually decrease response times to complaints.
- Consumers should not be forced into offering any particular type of online payment within the EBay market.

Yours Sincerely
David MacDonald