

Roy, Lauren

Subject: Submission: eBay International A.G. notification N93365[SEC=UNCLASSIFIED]

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From: Bruce [mailto:

Sent: Friday, 20 June 2008 5:03 PM

To: Roy, Lauren

Subject: Submission: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

Hello,

In addition to my previous submission, I would just like to stress that I believe it is also inappropriate for Ebay to require sellers to offer Paypal as an option; due to the actual and potential negatives of receiving money via Paypal that are raised in submissions that the ACCC has received in this matter.

While Paypal is attractive to buyers, it has serious disadvantages for sellers. Primarily, these disadvantages are the high fees and the poor 'seller protection policy' which does not in fact protect sellers. For example, a buyer simply has to claim goods are not as described in order to reverse payment: they do not appear to have to prove the goods are not as described, or even necessarily return the goods! As noted in my first submission, Paypal/Ebay has not provided any adequate response to my query on this point.

If a seller offers Paypal, it is likely buyers will use it, exposing sellers to fees and risk. A seller should not be forced into accepting Paypal when direct deposit and other payment methods are so successful for so many transactions. At the very least, sellers should be able to choose from a range of similar services (eg. Paymate). Buyers who only wish to use Paypal are welcome to participate in the auctions that offer that service.

Sincerely,

Bruce Paterson

<contact details excluded>

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