

**Roy, Lauren**

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**Subject:** enquiry into ebay's use of paypal only [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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PUBLIC REGISTER**

**From:** Stephen and Caroline Shepherd [mailto:  
**Sent:** Thursday, 26 June 2008 11:55 PM  
**To:** Adjudication  
**Subject:** enquiry into ebay's use of paypal only

Hello,

I am a regular user of eBay and I use Paypal occasionally as well.

It is wrong for eBay to limit payment for items just to Paypal. EBay own Paypal and collect fees when you list an item, when you sell an item and get a percentage when you use Paypal. That is a monopoly, no alternatives there.

Paypal should be optional for payment. When I sell items all my Australian ebayers send a money order or cheque, but 95% use direct deposit to my bank account (and no fees to use that payment method). For international buyers paypal is best, whether I am buying or someone overseas is buying from me.

My conclusion is that Paypal should be optional, and not the only payment method.

Thank you for the opportunity to comment.

Regards,

Stephen Shepherd