

## Macrae, Tess

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**Subject:** FW: ACCC Draft revocation notice #eBay International A.G. notification N93365  
[SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

EXCLUDED FROM  
PUBLIC RELEASE

-----Original Message-----

**From:** [mailto:  
**Sent:** Saturday, 28 June 2008 9:20 PM  
**To:** Adjudication  
**Subject:** Re: ACCC Draft revocation notice #eBay International A.G. notification N93365

I support ACCC's revocation of Immunity to ebay against exclusive use of Paypal.

I think that ebay's Stage 1 - Paypal 'compulsory option' i.e having to offer Paypal on all listings, should be denied & rolled back as soon as possible

I think that Paypal should have to sign the EFT Code of Conduct and moderate their behaviour accordingly.

I have been a buyer on ebay and have used a wide variety of methods to pay for goods including Paymate, EFT, over the counter bank deposits, cash, credit cards, Moneybookers and Paypal.

I have not found Paypal to be safer or more secure than any other method.

The times I have needed to communicate with Paypal have been a nightmare of repeating myself ad infinitum as they do not seem to read what I write, but respond with stock phrases that rarely address the issues I have raised.

I have been unable to claim their claimed "protection" as often as I have been able to claim as the time constraints on making a claim do not allow for the vagaries of Postal systems worldwide (particularly relevant for International purchases) and as a fair person, I do not wish to place a seller in the invidious position of having a claim dispute filed against them if I believe they have done all that they should have done re: the transaction.

When I have claimed, I have had to "go round the garden" several times to fulfill the various requirements of claiming & on most occasions have only been partially re-imbursed 3 to 6 months later.

I have given up trying to get my address verified because Paypal just will not do it even though they make it a requirement for so called seller protection (In the USA particularly)

ebay state that they provide a venue for buyer & seller to transact & that otherwise they are not party to the transaction.

Yet they propose to control the financial exchange between buyer & seller thru their subsidiary, Paypal and to profit from the exchange.

Contradictions of this nature run thru many of ebay's claims to be operating for the public good.

I think that ebay's proposed plan is not, on balance, to the public good.

Rather it is addressed to their financial bottom line & their desire to control.

It certainly is not for my good, I use paypal as & when I choose to. Being told I must use it is not acceptable to me, it is discriminatory & anti-competitive.

It not only impacts on individuals, but it will decrease the development of other financial service providers.

Yours sincerely  
goodbuyame