

**Macrae, Tess**

**Subject:** FW: Ebay's Paypal Policy [SEC=UNCLASSIFIED]  
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PUBLIC REGISTER~~

**From:** Fatal Frame 4 [mailto:  
**Sent:** Sunday, 29 June 2008 6:50 PM  
**To:** Adjudication  
**Subject:** Ebay's Paypal Policy

As a regular seller and buyer on eBay I want to submit my concerns regarding Ebay's attempts to force Paypal on all buyers and sellers on their site.

When selling, I wish to attract as many potential buyers to my listings. The vast majority of my customers pay via alternate payment methods (e.g. Money Orders, Bank Deposits, Personal Cheques, etc). If Ebay's Paypal-only policy were to come in, this would greatly decrease my potential buyers and profit, especially with having to pay both Ebay's Listing Fees and Paypal's payment fees.

As "Stage 1" of Ebay's project is already in place, I am forced to put Paypal as a "preffered" payment method, despite this being untrue. I am happy to accept ANY payment method - none are "preffered" over another - Yet when I informed my customers of this, Ebay immediately pulled my listings for "violating" their policy, despite my following their rule of accepting Paypal as a payment option. (And Ebay still forced me to pay for listing fees, despite my listing no longer existing).

Already, "Stage 1" has confused many of my customers who have emailed me with their concerns over Paypal preffered appearing in my listings, and my sales have noticeably dropped by at least 30-40% over the last few weeks.

When buying, I would like choice in how I want to pay for items. I have already come across many sellers who have refused to put up alternate payment options in their listings, for fear that Ebay will pull their listings and leave them out of pocket due to Ebay's listing fees still applying. Ebay's proposed project has left sellers in fear of listing and buyers unsure of how to pay.

I also believe PayPal should both sign and be subject to the EFT Code of Conduct, particularly because PayPal is being promoted as a "safe" method of funds transfer in venues outside of eBay and in competition with credit cards, which are subject to the EFT Code of Conduct. This would ensure safety for the people who DO want to use Paypal as a payment option.

As a result, I support the ACCC's draft notice that tells Ebay to cease "Stage 1" and "Stage 2" of their proposed Paypal project. The Paypal-only policy prevents competition and inhibits buyers from paying using whichever they prefer.

In addition, I wish to protest Ebays' removal of seller's ability to lodge neutral or negative feedback for buyers who do not fulfil their legal obligations to pay for purchases or those who post defamatory feedback for unnecessary reasons. As a seller, I feel the need to inform the public if I come across a non-paying buyer, yet I cannot do this due to Ebay's changes in the feedback system. The current changes to the feedback system have placed sellers at great risk of financial loss and defamation, with little or no sympathy from Ebay or their "Trust and Safety" team.

Please add my comments to the submission that will be presented to the ACCC hearings.

Thankyou,  
Miss Danni Dwight

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