

**Macrae, Tess**

**Subject:** FW: ebay [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

EXCLUDED FROM  
PUBLIC REGISTER

**From:** <name excluded> [mailto:  
**Sent:** Monday, 30 June 2008 11:32 AM  
**To:** Adjudication  
**Subject:** Fwd: ebay

By the way can you remove my personal details from the public registry although I want my submission placed on the public registry.

thanks

<name excluded>  
see below.

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Begin forwarded message:

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PUBLIC REGISTER

**From:** <name excluded> <>  
**Date:** 30 June 2008 11:23:43 AM  
**To:** adjudication@acc.gov.au  
**Subject:** ebay

Hi There

I wish to add my voice to the complaints against the Paypal only ruling by ebay.

My situation was that I sent a small dollar item to the usa, the item was received and the customer happy. However, weeks later the money in my account was put on hold as there had been a dispute by the customer's credit card. I contacted the customer and she was very apologetic and explained that the payment was taken from the credit card instead of the bank account on record. She had been in contact with paypal and the credit card issuer and was trying to get paypal to simply take the money from the right account. Meanwhile paypal took the money from my account and along with that a \$15 fee for what I don't know. I was therefor down approximately \$30 instead of the original \$15. I rang paypal and was told that the fee was because I disputed the chargeback and they were working in my favour to get the original money back.

Customers are under the impression that paypal are like an insurance company and they are going to pay out if parcels go missing or there are disputes. And paypal encourage that believe. I have customers saying to me 'I am going to make a claim against paypal' when it does not work that way. Paypal is acting deceptively.

No one is happy - not the buyers or the sellers! It takes away our rights to choose and it limits the number of customers we can sell to since there are many who refuse to sign up.

Please don't let it go ahead!

<name excluded>  
<address excluded> .

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