

**Chisholm, Shane**

**Subject:** FW: Re eBay and PayPal [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

**EXCLUDED  
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**From:** Charles Leedman [mailto:  
**Sent:** Friday, 27 June 2008 5:18 PM  
**To:** Adjudication  
**Subject:** Re eBay and PayPal

Hello,

As a user of eBay I just want to support the ACCC in its revocation of immunity related to eBay's plan to force users to use PayPal.

I have found PayPal:

- To be expensive
- To provide extremely poor customer support in the event that something does go wrong – it is simply not true, as eBay claims, that PayPal makes for a safer online purchasing / selling experience, and if something does go wrong then getting any kind of service from either PayPal or eBay is next to impossible if my experience is anything to go by. eBay's PayPal complaint raising and resolution procedures, as I experienced them, are opaque, difficult to use, inflexible, slow, understaffed, ridiculously time-limited, provide almost no indication of the basis for any PayPal decision, allow for no escalation or mediation to third parties, and have no clear linkages to other forms of redress -- eg other consumer bodies in Australia. Such an approach and standards would simply not be allowed in other Australian financial institutions, such as any of the major banks. I would be very happy to provide more details if requested, but I cannot stress too strongly that eBay's claims re PayPal are simply not true in my experience.

I would argue very strongly that consumer choice should not be restricted by allowing eBay to force buyers / sellers to use PayPal.

Sincerely

Dr Charles Leedman  
Sydney