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From: Name withheld

Sent: Tuesday, 1 July 2008 7:14 PM

To: Adjudication

Subject: eBay International AG - Notification - N93365

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To whom it may concern,

Re eBay International AG - Notification - N93365, 11th April 2008.

I agree with ACCC's draft notice against eBays decision to limit payment options to PayPal and COD.

As a seller, i have experienced the frustration and lack of seller protection supposedly offered by PayPal. The new changes will not improve or close this loop hole which enables buyers to lodge an unwarranted chargeback, directly with their credit card company. In turn, the credit card company takes back the money from PayPal and then PayPal takes the money out of my account, without ensuring that my goods were returned to me first. I was ripped off to the tune of \$A180.00.

Other payment options such as Direct Bank Deposit and Australia Post Money order at least gives me some security in the knowledge that after i dispatched the item, my money stays with me. PayPal has a resolution process which does not ensure justice takes place. This negates eBays claims that by offering only PayPal as a payment option makes online trading more secure.

The move is also highly anti competitive in its nature as PayPal is owned by ebay, thus precluding the consumer choice of selecting other payment providers.

Please count my strongest opposition to this intended move by ebay in this regard. I look forward to ACCC upholding its draft notice against eBay in this regard.

Yours sincerely

<name withheld>

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