

Roy, Lauren

Subject: Paypal [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

**EXCLUDED FROM
PUBLIC REGISTER**

From: sandra [mailto:

Sent: Thursday, 26 June 2008 2:21 PM

To: Adjudication

Subject: Paypal

<address and contact details excluded>

**EXCLUDED FROM
PUBLIC REGISTER**

To Whom it may concern

My husband and I sell collectables from time to time on eBay. It is part of our business and we were quite perturbed when we heard that eBay were planning to make payment by paypal compulsory.

I would just like to make a few points from our point of view, ie as sellers making a small income from eBay. Firstly, when we list an item we pay ebay a listing fee, and then when we sell we pay a percentage of the sale (about 5.5%) So depending on the item ebay can make 10% from a sale. By insisting that buyers use paypal we then lose a further 3% from our profit. Not only do we pay this percentage on the item, but also on the postage cost which the buyer gives us to cover Australia Post.

Secondly, ebay say this is for buyer protection, but this has to be an excuse to increase profits. For 4 years we have accepted direct deposit payments to our bank account with absolutely no problems whatsoever for ourselves or the buyer. We have also bought on eBay with no problems.

Thirdly, those direct deposit payments are in the bank the day after they are deposited. With paypal it takes 3-4 business days for the money to be transferred from the paypal account to one's bank account. There is also an additional fee of \$1 if the money transferred is less than \$150.

We feel strongly that this policy of ebay is very unfair and were delighted when we heard that the ACCC were involved. You probably are aware of these facts that I have mentioned, but I just felt that I had to voice my opinion in your support.

I really would rather have nothing more to do with ebay, but we do earn some of our income from there and so that makes it rather difficult. However I have vowed to buy no more from them.

I wish you success in overturning ebay's decision to make paypal compulsory.

Yours sincerely

Sandra and Jeff Lazarus