

## Re: Worst times ever for eBay microscopes

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Regarding your statement "Only use your credit card for Ebay purchases" and the part about pulling the plug on a payment using the "power" of Paypal and/or a credit card company, I have to raise some concerns.

In this case, you recommend one should provide a seller who cheats on eBay with credit card number and residential address? – Sometimes, I hear that people have problems fighting with their credit card companies to proof that certain charges on their credit card statements are incorrect. I do not believe much in consumer protection provided by credit card companies. It sounds good on paper, but it is less than useful in court.

Do you believe in the merits of Paypal? I don't. Is it not possible that once one pulled the plug on a credit or Paypal payment, one is actually legally obligated to pay damages if one fails to proof in court that one has been cheated? And, usually, one must proof this in courts local to the seller's residence. CA for CA, WA for WA, etc.

Regarding prematurely pulling the plug on a credit card payment offers the seller the option to pay \$80-\$200 to a collection agency and, at least for months, can mess up someone's credit rating quite a bit. Moreover, to proof that a part was actually flawed, one must provide statements made by expert witnesses, which must show up in court. Now that costs a bundle.

If one gets cheated, one must carefully estimate the cost involved to get back out of this mess. Pulling the plug on a payment can lead to even more serious problems.

Cheers,

Gregor

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