**From:** John Abbott <johnabbott9@bigpond.com>   
**Sent:** Monday, 5 August 2019 9:12 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Cc:** 'Mr Gerrit H. Schorel-Hlavka O.W.B.' <inspector\_rikati@yahoo.com.au>  
**Subject:** Black Economy

Dear Sir/Madam

Hi. It is my will that you do not breach my right to choose how I wish to pay for any goods or services Banks have already proven their stupidity given the royal commission findings. Notwithstanding that there have been several failures of electronic methods of payment whereby people have been unable to access funds to pay for even basic food therefore is not a reliable method of payment.

With the huge increase in fraud and identity theft this will open the floodgates and anyone who has  suffered these will tell you how hard it is to resolve. It also has the biggest impact on the most vulnerable as banks will become greedy as they will see it as a way to charge more for services.

This bill gives power to private, for profit corporations. This is like the movie "Enemy of the state" where an individual who dissents could lose everything via the click of a few keys or there is a "haircut" where funds are reduced without warning as happened in Cyprus.

All this without even considering the constitution and the fact you are there to serve the people not the corporations! I am disgusted at the rush to push this through with little to no consultation so clearly we should smell a rat and it is most likely the banks are driving this one!

I have copied the sentiments of Mr. Gerrit Schorel-Havlaka as I totally agree with his sentiments and constitutional interpretation.

Submission by:-

Mr. John M Abbott

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