**From:** David Chamberlain <dave\_wc1@yahoo.com.au>   
**Sent:** Wednesday, 7 August 2019 3:33 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To whom it may concern

After reviewing the recently released exposure drift legislation of the (Currency (Restrictions on the Use of Cash) Bill 2019), as a hard working Australian citizen would like to lodge my opposition to this bill, as I believe it to be unfair in it's scope and ability to limit the legitimate and rightful flows of funds for the majority of hard working Australian citizens, and in particular, in making provision for potential depositor bail-ins for the banks.

Further, I also object to the Currency (Restrictions on the Use of Cash—Excepted Transactions) Instrument 2019, which is not part of the legislation itself, and therefore is open to complete alteration by the relevant Minister without having to seek parliamentary permission. Thus is wrong, unethical, and again, will unfairly target the deposits of hard working Australians in the event of a bank bail-in.

This policy and legislation is NOT in the interests of the people of Australia and I object strongly to its implementation.

Regards

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