**From:** Leanne Holland <leanne@victrafficplans.com.au>   
**Sent:** Monday, 5 August 2019 10:34 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft -Currency (Restrictions on the use of cash) Bill 2019

Dear Sir/Madam

I object to this law.  I see this as being interconnected with Bail ins.

This Bill is using the guise of stopping money laundering ( Black Economy) (Tax Avoidance) to erode all Australians Civil Liberties.

Mr Fredrich Schneider of Germany an authority on this subject , presented a paper at the Bundesbank Conference in Konstanz (Germany) April 20-23 2017.

In it he states in his conclusion “ The conclusion of this paper is that cash has a minor influence on the shadow economy, crime & terrorism, but potentially a major influence in civil liberties”

Please find attached his paper.

I know the above Exposure Draft is saying over $10,000 payments etc. but I don’t believe that for a second. They have another agenda & that is to move Australia into a cashless society. This Bill will be one more step towards this.

The exemptions mentioned in this document are in the Regulations not the Act, giving the Government via the Assistant Treasurer a lot of flexibility to remove the exemptions without much opposition.

Division 2 of Part 2 (relating to offences) is missing from the draft. Why? What is going to be included here? This is not acceptable.

What surveillance will be used to keep tabs on people to ensure they are not breaking the law? Will they be using our phones to listen in, how invasive will the surveillance by? I do not want to live in a big brother society where my personal conversations are listened in to or recorded. Everything about this bill is completely unacceptable.

Our money is not secure in the banks & yet the Government will be forcing us to put our money them & only allowing us to use electronic banking. Banks are Privately owned, what right does the Government have to force us against our will to use them; & WHY? I believe so Bail ins can take place & people cannot protect their money.

The Australian currency notes are legal tender, I want to use them;  not electronic banking.

I do not want to be told or forced to place my money where I believe it is not safe & can be used as Bail ins.

Australia is supposed to be a democracy, with the freedom to transact with our Legal currency (Australian Dollars) as we see fit.

This Bill will be taking away my & everyone else’s Civil Liberties.

I believe this is not right for Australians & hope you will fight the this Bill & stop it from going through.

Leanne Holland

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