**From:** Stephen Jacob <stephen.ben.jacob@gmail.com>   
**Sent:** Wednesday, 7 August 2019 3:31 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission on proposed Currency (Restrictions on the Use of Cash) Bill 2019

I am writing to make known my strong objection to this bill. I see this as a curtailment on our cherished freedoms whereby we will be forced to deal with private banks who may introduce policies which may be injurious to many, including negative interest rates on savings accounts.

It is an injustice to criminalise the free use of our own money held on deposit if choosing to use cash for lawful purposes.

Such legislation treats honest people as criminals.

Sincerely,

Stephen Jacob