**From:** JASON JOHNSON <jasonjohnson14@bigpond.com>   
**Sent:** Sunday, 4 August 2019 2:52 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft- Currency (Restrictions on the Use of Cash) Bill 2019

To Whom it may Concern,

                                          I state my objection to any law that removes your right to use cash, and demand the government restore confidence in the banking system by properly reforming the system, not by trapping people in the system, so they can’t escape policies like bail-in. Why Bail-in and Negative interest rates, the two most egregious measures are the criminal bail-in and the insane move to negative interest rates, bail-in steals deposits to prop up failing banks, while negative interest rates  force customers to pay to keep their money in the banks.

Whether you use cash or not,this still affects us all, because it strips you of your right to use cash, and forces you to use private banks. by doing so, it removes the power of the consumers to keep the banking system honest,on such policies as bail-in and negative interest rates. The banking system is very important, but the government should be reforming it, not forcing people to use it. This government allows the banks to recklessly gamble and put there customers and the economy at risk, yet now as the people increasingly see the consequences of this, in the danger of a new financial crisis and policy responses like bail-in and may withdraw their deposits, it is moving to ban cash and force people to use banks, instead of reforming the banks.

By definition this is Fascism, the use of state power to  
benefit private corporations, such as the banks, this is an assault on the  
freedom of Australians to use cash and not private banks.

As a Australian Citizen, I believe in every Australian should be able to have a “fair go”, I demand the government to scrap this Law and reform the banking system instead.

Very Concerned Australian

Jason Johnson.