**From:** David Judge <emailjudges@gmail.com>   
**Sent:** Sunday, 11 August 2019 6:05 PM  
**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 submitting my **opposition** to the legislation for an economy-wide cash payment limit of $10,000 which I do not consider right or appropriate for our country.

I am opposed to this legislation as the banks clearly cannot be trusted as was recently highlighted with the findings of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry.

The findings of the royal commission, the lack of regulation from the government and the number of cases of the banks taking advantage of their clients is greatly concerning when you are proposing to give the banks more control over our money.

This proposed legislation would result in a higher increase in the reliance in Australian financial institutions and a higher risk of the mismanagement of our money.

Based on the historical and current situation with Australian financial institutions **IT IS TOTALLY INSANE** to give them more control over our money.

Regards,

David Judge.

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