**From:** DAVID PATTERSON <dmpatts@bigpond.com>   
**Sent:** Monday, 12 August 2019 6:44 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir Madam,

I wish to register my concerns regarding the above draft Bill.

My concerns centre around the following :

The drafting of the Bill is incomplete and I am concerned about its effect on civil liberties and there is an absence of a cost benefit anlaysis.

There appers to be another agenda with the Bill to trap people in the banking system in preparation for negative interest rates and the Bill allows changes by Regulation subsequently.

I will be contacting my local MP to ventilate my concerns.

Regards

David Patterson

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