**From:** Danielle Vesey <danielle\_vesey@outlook.com>   
**Sent:** Monday, 12 August 2019 4:57 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission

To whom it may concern,

I am writing to express the joint concern of my husband and I regarding the proposed Currency (Restrictions on the Use of Cash) Bill 2019.

It is our concern that this Bill represents a severe imposition on the basic rights within a liberal country to save and spend money lawfully earned and taxed in whichever way the individual wishes. Although the current limit of $10,000 appears high to the Australian public now, it is still a limit that is imposed (with severe legal/criminal ramifications if ignored) should an individual wish to save cash and spend cash rather than use electronic methods.

Our greatest concern is that this Act, if introduced, has the ability to be later amended to further restrict individual rights. This limit could be reduced significantly as it has been in other countries that have applied similar laws and without the public feedback of the initial Bill.

It should remain the individual right to use a bank or to personally save cash. The wrong doings of the minority should not affect the civil liberties of the majority.

Sincerely,

Danielle and Clinton Vesey