**From:** Marlon Beard <beardspms@gmail.com>   
**Sent:** Tuesday, 6 August 2019 9:11 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 am writing this email in OPPOSITION to the Exposure Draft - Currency (Restrictions on the Use of Cash) Bill 2019 as I believe it takes away the freedoms of every citizen in Australia. I am also concerned that there is a lack of transparency being undertaken due to the timing of the introduction of this Bil (Friday 31st July 2019), and the length of time given for public comment (2weeks).

The exposure draft of the bill has two notable features:

1. It bans *ALL* cash transactions over $10,000, enforced with a penalty of two years jail;
2. Division 2 is blank, containing only the words “To be inserted”.

I especially OPPOSE the fact that division 2 of the document is left blank with the words "to be inserted" as explained by the article: <https://cecaust.com.au/media-releases/morrison-banning-cash-so-australians-cant-escape-bail-negative-interest-rates>

I feel this bill is not factual in its aim to counter money laundering and only see the every day Australian citizen being penalised through restrictions on freedom to use money and also in the enforcement of negative interest rates.

This Bill is not in the best interests of the Australian Citizen and I hope that it does not successfully come into law.

Your Sincerely

Marlon Beard

VIC 3149