**From:** denverb@tpg.com.au <denverb@tpg.com.au>   
**Sent:** Friday, 2 August 2019 10:28 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Good evening,

I object to restrictions on use of cash Bill 2019 because it is against our freedom and it probably is interconnected with the Bank Bail-In laws.

I view it as a way for the banks to have more control on our lives so that as soon as interest rates go negative, we have no choice but to have money taken away from our bank accounts by the banks.

Also, on numerous occasions, I have had EFTPost facilities fail on me due to computers crashing or my card not working and I had to resort to using cash. Without cash, I would not have been able to pay for fuel.

Also, not long ago, Telstra had some failure and taxis could only accept cash payments as their EFT facilities could not connect to their banks.

Also, if we go to buy a used car or caravan, most sellers do not have EFTPost facilities and if we have to wait for the bank to open or whatever to get a cheque or wait for funds to clear via internet banking, then the transaction is going to take days to complete and that wastes time if we had to travel interstate to buy the car or caravan.

Again, I object to restrictions on use of cash Bill 2019

Kind Regards

Denver Bunzel

248 Combermere St,

Goulburn NSW 2580