**From:** Sharon Baragry <sharon@cairnsassetrealestate.com.au>   
**Sent:** Saturday, 3 August 2019 2:11 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019  
**Importance:** High

To whom it may concern,

This does not just tackle tax evasion and other criminal activities, it fundamentally undermines a democratic society.

A shift to a cashless world will have an impact on society as a whole and every transaction will be monitored.

In times of economic crisis, Australian citizens will be required to pay to store their money (negative interest rates) and will be more vulnerable to digital fraud.

Each citizen’s earnings will be accessible, putting everyone at the mercy of banks or tyrant governments.

Kindest Regards

Sharon Baragry

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