**From:** Frank <frank\_bernabei@hotmail.com>   
**Sent:** Tuesday, 6 August 2019 3:03 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir/Madam,

I object to any law that removes my right to use cash for the following reasons:

* I feel this is a blatant attempt at tying my money to a financial institution for them to manipulate as they please and to prop them up should there be another financial crisis;
* This is a restriction of my freedom and how I can spend my money which I have honestly earned and paid tax on which should be a right in a true democracy;
* Should negative interest rates be introduced one will be forced to pay financial institutions to hold their money (what a disgrace that would be!) until one is allowed to withdraw all their money in small chunks.

This proposed law is onerous on average Australians and must be dropped in the true consideration of Australia being a FAIR democracy.

Kind Regards,

F. Bernabei

--

The information contained in this internet e-mail message is

intended for the addressee only and may contain privileged

information, but not necessarily the official views or

opinions of the sender. If you are not the intended recipient

you must not use, disclose, copy or distribute this message

or the information in it. If you have received this message

in error, please e-mail or telephone the sender immediately.

The sender does not represent or warrant that this

communication is free from computer viruses or other defects.

The sender is not liable for any loss, damages, claims, cost

demand and expense whatsoever and howsoever arising in

connection with or out of the use of data and/or programs

supplied in this e-mail transmission. Please consider the

environment before printing this e-mail.