**From:** HayleyBinksRusso <hayleybinksrusso@protonmail.com>   
**Sent:** Saturday, 10 August 2019 5:53 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,

RE: Submission: Exposure Draft - Currency (Restrictions on the Use of Cash ) Bill 2019

I wish to make known my opposition to this proposed legislation.

Firstly, this draft bill is incomplete, for example:

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”.

By releasing an incomplete draft, on a Friday afternoon and only allowing two weeks of public consultation leads me to believe that the treasurer is attempting to evade scrutiny.

Secondly, this bill is another, in a long line of measures either having been taken or being proposed, which will inevitably restrict civil liberties. For example the 'bail-in' law Scott Morrison passed through the Senate in February 2018 (with only 8 senators present in the chamber and no recorded vote). Negative interest rates are also being promoted by the International Monetary Fund which of course works hand in hand with cash bans.

Finally, I don't believe this bill has anything to do with controlling money laundering and the black economy. The banks have been irresponsible and at times fraudulent in their mortgage lending standards which has left them exposed and this is part of a 'monetary policy' plan to once again make the average citizen pay for the mistakes of the banks and the government.

Yours sincerely,

Hayley Binks

Sent with [ProtonMail](https://protonmail.com) Secure Email.