**From:** Jt Brosnan <jtbrosnan@gmail.com>   
**Sent:** Monday, 12 August 2019 3:06 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,

My name is JT Brosnan. I am a citizen of this country and I wish to register my objection to the above legislation. I am all for cracking down on the black economy and having people pay there share however I believe that this is not the true objective of this legislation. Phillip Lowe from the Reserve bank has just come out and said that he is not opposed to negative interest rates. Should there be restrictions on the use of cash (under whichever guise) in conjunction with negative interest rates then this will amount to a severe restriction on the economic freedom of our individual citizens. Individuals will be forced in to transactions that they have no wish to make rather than to leave their hard earned money in the bank to be taken from them via negative interest rates.

Please take this email as my opposition to the above bill.

Yours sincerely,

JT Brosnan