**From:** Simon Brownbridge <sbrownbridge56@gmail.com>   
**Sent:** Monday, 12 August 2019 8:12 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft; Currency (Restrictions on thd use of cash) Bill

To whom it may concern.

This is my submission in relation to the above headed matter.

I am registering my strong opposition to this bill being presented to Parliament, particularly in it's covert form, unbeknownst to the vast majority of people.

This bill is proposed to prevent a so called black economy amongst ordinary working people. There is no evidence provided to show how this will work. It is first and foremost a restriction on our individual liberty allied with more sinister undertones with regard to negative interest rates on cash deposits in the banks.

In other words we will be forced to PAY to have our hard earned income deposited in commercial banks when the inevitable move to negative interest rates is instituted. The bank bail-in laws have already been slyly legislated to avoid public scrutiny.

This is morally wrong and a pure cash grab.

I am talking with members of my community regarding this bill and it is very unpopular. I will additionally take this up with my local federal member.

If the government was really trying to intercept wealth bypassing the tax economy they would correctly turn their attention to the high end of the corporate economy where tax evasion is big business.