**From:** Sara CH <calleherrerasara@gmail.com>   
**Sent:** Tuesday, 6 August 2019 7:57 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 am writing in **objection** to the proposed legislation ‘Currency (Restrictions on the Use of Cash) Bill 2019’ which has been recently drafted by the Federal Government.

It is a fundamental right in this country to use Cash as an alternative to the Private Banking System as this is an issue of privacy and also serves as an example of Government forcing the public to use the services of Private corporations (In this case the Australian banking system) with no other alternative.

The vast majority of tax evasion and money laundering is done by banks and corporations in Australia, not individuals using cash.  This has been proven in recent years through investigations into Money Laundering by CBA and other banks.

I note that the exceptions to the Law that have been outlined by the Government are not included in the Legislation but are in fact part of the associated regulations, meaning the Treasurer is able to make any amendments to this at will without the need to have an amended Bill passed in Parliament. Any changes to the cash ban limit can easily be facilitated by the Treasurer or Assistant Treasurer by amending the regulations without any consultation with parliament or the public.

Finally, by forcing the Australian people exclusively into the private banking system, society is locked into bad Government policies designed to the protect the Banks at the expense of the people such as Bail-in and proposed Negative Interest Rates putting citizen hard earned money at risk.

Regards,

Sara Calle

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