**From:** Sarah <sarahjak@gmail.com>   
**Sent:** Monday, 12 August 2019 4:56 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

I am writing to oppose the Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019.  I am a concerned voter and my opposition to this Bill is due to the following reasons:

The Bill is incomplete.

Insufficient time has been allowed for public discourse and submissions.

The Bill erodes civil liberties.

My understanding is that a cost benefit analysis has not been completed.

The tax leakage goal could be better achieved by focusing on other areas.

This strategy has not been shown to be effective in reducing the black economy.

I object to moves to negative interest rates, the implementation of experimental monetary policy, the penalising of those who take care of their own affairs, that is, savers.

The structure of the Bill allows regulations to be changed and more extreme cash restrictions to be put in place in the future.

Regards,

S Clarke