**From:** Janet Cowden <jtcowden@dcsi.net.au>   
**Sent:** Wednesday, 31 July 2019 10:31 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sirs,

This Bill will strip me of my right to use cash, and force me to use the private banks. By doing so, it removes any power a consumer may have to keep the banking system honest, on such policies as bail-in and negative interest rates. The banking system is very important, but the government should be reforming it, not forcing people to use it. This government allows the banks to recklessly gamble and put their customers and the economy at risk; yet now, as people increasingly see the consequences of this, in the danger of a new financial crisis and policy responses like bail-in, and may withdraw their deposits, it is moving to ban cash and force people to use banks, instead of reforming the banks. This is unacceptable!

It is my Will that this proposed legislation be opposed.

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