From: Garry Cavanagh <garrycav101@gmail.com>   
Sent: Monday, 12 August 2019 10:33 AM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: Restrictions on use of cash bill 2019

> To whom it may concern,

>

> I am writing to express my strong opposition to the draft:

> · Currency (Restrictions on the Use of Cash) Bill 2019; · Currency

> (Restrictions on the Use of Cash – Expected Transactions) Instrument

> 2019; and · Currency (Restrictions on the Use of Cash) (Consequential Amendments and Transitional Provisions) Bill 2019.

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> Amongst other reasons, I feel that the proposed legislation may only be the first step in a series of escalating measures from the Commonwealth which seeks to infringe on the rights on individual Australians and Australian businesses to engage in commerce independent of the commercial banking sector and the RBA’s monetary policy regime (especially if a policy of negative nominal interest rates are pursued).

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> It is also grossly disappointing that concerned citizens have not been able to see the full version of the bill during the current Treasury consultation round. There is a level of secrecy surrounding this bill that is not reassuring for the general Australian citizen.

>

> Yours sincerely Garry Cavanagh