**From:** Thelma Chalmers <thelma.chalmers@gmail.com>   
**Sent:** Sunday, 4 August 2019 1:35 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft - Currency (Restrictions on the use of Cash) Bill

I have already expressed concern to my sitting member regarding the insidious nature of the Bail-in Law of February 2018 and the uncertainty this engenders in the minds of depositors, particularly those of advanced years.

Now we are faced with a Cash Ban and its obvious connection to the Bail-in law.

I wish to place on record my disapproval on both counts.

Thelma Chalmers

CAIRNS. 0409795605

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