**From:** Gina Baulderstone <msgollyg@gmail.com>   
**Sent:** Friday, 2 August 2019 6:03 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Treasury,

I object totally with the principles contained within this Exposure Draft.

This approach does not prevent the black economy in larger organisations or corrupt individuals but targets directly smaller businesses and individuals.  Cash is legal tender and this approach will prevent people from carrying out their everyday business by using Australia’s legal currency.

The whole idea of negative interest and bail-ins in not in the interest of Australians.   Put in place an integrity commission with teeth and act on the recommendations of the Royal commissions.

Gina Campbell