**From:** Stephen Dallimore <steve.dal@hotmail.com>   
**Sent:** Monday, 5 August 2019 4:34 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft - Currency (Restrictions on the Use of Cash) Bill 2019

Greetings

I am writing to register my deep concern over the governments proposed introduction of the Currency (Restrictions on the Use of Cash) Bill 2019.

I consider this type of attempt by any government to be a serious assault on the rights of individuals to engage in the free use of what is legal tender and to be, in the end, an assault on their civil liberties. To try to pass this legislation off as a move against the so called 'black economy' is disingenuous. We are now faced with negative interest rates around the world including Australia, and this legislation would ensure that people could not hold cash and by doing so,  actually receive a positive return on their money. Negative interest rates are nothing more than a complete mismanagement by central banks of the post 2008 Financial Crisis and should not be skirted home to citizens simply attempting to go about their daily lives in a lawful manner.

I am watching the progress of this legislation closely and will adjust my proposed voting accordingly. Also, I will look for other avenues to express my disgust at such murky proceedings.

Yours Sincerely

Stephen G. Dallimore