**From:** Lisa M Decheim <lisa@lmdbiz.com>   
**Sent:** Monday, 12 August 2019 1:26 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Opposition to Currency (Restrictions on the Use of Cash) Bill 2019

To whom it concerns

I am voicing my opposition to Currency (Restrictions on the Use of Cash) Bill 2019. This bill will deliver a severe negative impact on the people of Australia by:

* forcing consumers and businesses to transact 100% with the banks and pay fees and charges as determined by the banks (and unregulated by the government)
* removing consumers’ freedom of choice in choosing payment methods and businesses’ freedom of choice in accepting payments
* paving the way for negative interest rates, which will create a financial burden on all Australians but especially on pensioners, savers and those in the lowest economic tiers of society

With this bill, the interests of the government and the private banking sector are given priority over freedom and basic needs of ordinary Australians.

To the politicians who introduced this bill: it’s your own bloody fault the government balance sheet is in the negative and the economy is going to crash – don’t shift the burden onto the people to fix the mess you lot created in the first place! This bill is an absolute sham and it should be withdrawn.

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