**From:** Joshua Doyle <joshuaadoyle@gmail.com>   
**Sent:** Monday, 12 August 2019 12:14 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Restrictions on the Use of Cash Submittion

I am deeply concerned with the proposed bill to restrict cash transactions. This legislation would effectively give Australians no alternative but to rely on the private banking system.

Given that negative interest rates are being implemented in other countries, it is worrying that if this bill were to pass and negative rates were implemented here Australian savers would see their life savings eroded with no records.

This is an unacceptable infringment on the civil liberties of law abiding Australians and no evidence gas been produced to show it will address the black economy.

Joshua Doyle

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