**From:** Debra Drinan <debra.drinan@gmail.com>   
**Sent:** Monday, 5 August 2019 8:50 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the use of cash) Bill 2019

Dear Sir/Madam,

Just reading of your impending restrictions on the use of cash in our society. I’m not sure if you have ever been in a disaster such as a cyclone, flood, severe storm or earthquake but on these occasions electronic transactions are often not available for essential services and products and cause extreme distress for many.

The proposed legislation would also seem highly unlikely to limit the black economy since their transactions are (from news and current affairs reports) often done internationally and electronically or by other means, which are more covert than a bag of cash.

So why are these restrictions being implemented? Is it to force people to leave their money in banks despite any upcoming negative interest rates as is happening in other countries (imagine the effect on pensioners and low income earners) or worse still a bail-in to rescue and reward irresponsible banking practices?

What is your justification in forcing the average Australian citizen to have such tight restrictions placed on their democratic right to shop, buy and sell in a free trade society?

Yours sincerely,

Debra Drinan

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