**From:** Kate Flower <katemflower@gmail.com>   
**Sent:** Wednesday, 7 August 2019 7:21 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft- Currency (Restrictions on Use of Cash Bill) 2019

As a retired pensioner with a bit of cash in the bank, I object to this Bill penalising those of us that have saved (and paid tax on those savings) by having the Government control/monitor what we can do with our money.

 I don't for a moment think that this is about the Black Economy - rather trying to force us all to keep our money with the Big 4 Banks (with low or possibly negative interest rates), and also the possibility of that money being used in the event of a bail-in if and when the banks go belly-up and us losing the lot.

The Government should have told us what was planned prior to the election. It should concentrate on the separating of the Savings and Investment banks (and outlawing the derivatives market).

Also, amend the Feb 2018 Bail-In Bill to read "excluding bank deposits" so that

we know the Government is honest about their intentions.

Very disillusioned with the Liberal Party having voted for them. Try standing up for the 'quiet Australians'.

Kate Flower