**From:** Matthew Edwards <matt.edwards.2112@gmail.com>   
**Sent:** Friday, 9 August 2019 7:41 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

To Treasury Staff,

As a private citizen of Australia I am writing to you to voice my opposition to the Currency (Restrictions on the Use of Cash) Bill 2019.

I do not believe that the government, or the Treasury, has provided enough hard, empirical data to show that the introduction of an upper limit on cash transactions will have the stated effect on the 'black economy'. This bill will infringe upon critical civil liberties, and the right of people to choose themselves how they interact with each other, and businesses, in an economic matter.

I understand that there are currently limits to what is regulated by this Bill, but that these limits are not hard coded into the bill itself, but are instead a part of the legislature, and as such are subject to change and/or complete removal at a later date.

The limit chosen appears to disproportionately target private citizens who may wish to pay for larger scale items, such as vehicles from a dealer, with cash rather than through the banking system or through additional debt. Revelations over the past few weeks regarding Crown casino and their alleged money laundering, as well as the revelations in the Royal Commission into the banks about CBAs large number of transactions breaching the AML laws clearly demonstrates that authorities are currently unable to handle the large corporations who work outside, and no evidence has been given that the imposition of additional, vaguely authoritarian, laws onto the people of Australia will help in any way.

In summary, I do not believe the Treasury's statements that this bill will assist in the lessening of the 'black economy' in any significant manner, and will instead restrict the civil liberties of regular Australians. As such, I deeply oppose this bill.

Regards,

Matthew Edwards