**From:** Jacqui Gibson <jacqui.gibson6@gmail.com>   
**Sent:** Sunday, 11 August 2019 11:05 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the Use of Cash) Bill

To Whom It May Concern

I wish to voice my objection to the introduction of the proposed bill, Currency (Restrictions on the Use of Currency) for the following reasons;

* It is an infringement of my right to use/receive cash
* It will trap people into using a bank whether they want to or not, threatening deposits and preventing withdrawal of savings should a bail in occur
* The bill allows for exemptions to be altered/deleted without further consultation with the general public
* The bill allows for the $10,000 Cash Payment Limit to be altered without further consultation with the general public
* It threatens other forms of savings, in particular, Superannuation Savings and the ability of people to access their superannuation as a Lump Sum
* Two weeks is not a long enough time period for the public to respond to an issue this important
* There was little to no media coverage notifying the general public of this proposal

As a general comment, if the government wishes to reduce money laundering and tax evasion, they should target banks and corporations. Even if this bill stops so called dodgy tradies from dealing in cash, it will not solve the problem this bill is supposedly trying to fix. They should also do something to prevent banks from taking risks with their creditors deposits, eliminating the need for negative interest rates and bail in.

Regards

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