**From:** GC G <gaby@gaha.com.au>   
**Sent:** Sunday, 11 August 2019 11:31 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Ton Whom it may concern

I am deeply troubled and opposed to the introduction of this bill

the role of government and the regulation of banks has been much discussed recently during the royal commission, with the banks role being increasingly suspect in their dealings.

this bill goes to the heart of personal sovereignty, when this is seen in the context of a volatile global economy where negative interest rates and bail in laws are being legislated, this puts at peril individuals personal ability to protect their hard work and savings.

At law our 'deposits' at banks are not deposits but loans to the bank where we are merely general creditors in a crisis and have no legal claim to our 'deposits', this amounts to a financial agency of our money, which is the result of hard work and labour.  For this to be mandated that cash should be considered a criminal activity in its use forces every single individuals savings, in this country to voluntarily give up our rights to our money and be at the mercy of a risk taking private corporation whose activities we have no control over, and ultimately should their activities put their shareholders at risk, be forced to lose our savings.

This legislation sets a very dangerous path.

Can you please keep me informed of developments regarding this bill.

kind regards

Gaby Gaha