**From:** John Gray <johngray.au@gmail.com>   
**Sent:** Sunday, 11 August 2019 9:33 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Confidential: LIBERAL VOTER and I oppose the Currency (Restrictions on the Use of Cash) Bill 2019

I am writing to express my opposition to the Currency (Restrictions on the Use of Cash) Bill 2019.

In light of the recent banking royal commission, and the mendacity in banking practice it revealed within Australia's largest banks, it is unconscionable to create legislation that would remove one of the only alternatives that Australians have to maintain independence of their financial affairs from those same banks, and to avoid the type of demonstrated harm that may result from forcing Australians to rely on those banks for all their major transactions.

Furthermore, in light of the recent revelations about the breadth and scope of money laundering at Crown Casino, which is an entity that is ALREADY subject to Australia's AML processes, the avowed purpose of the Bill - to prevent money laundering by forcing transactions through AML compliant institutions - seems pointless, and naive to the point of being laughable. This cannot help be reinforce community perceptions that the motivation this bill has nothing to do with money laundering and everything to do with paving the way for a reckless and unpopular policy of negative interest rates in the face of a looming recession.

Regards,

John Gray.