**From:** Samuel Gray <samuel.gray.actor@gmail.com>   
**Sent:** Friday, 9 August 2019 11:52 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:**

To whom it may concern,

I am writing in regards to legislation that would limit the use of cash transactions to $10,000.

As a tax paying citizen who currently holds their money in a bank account I am very opposed to this measure. Very soon it could be possible that the RBA lowers interest rates to the extent that it could introduce a negative interest rate, as is the case in Europe and Japan. In the event of a negative interest rate I would owe the bank money for the right for them to house and lend out my money on my behalf. At which point in time it would make no sense whatsoever to house my money in a bank.

By introducing this measure it would be an assualt on the Australian people's freedom of choice to do business with whomever they choose.

Regards,

Samuel Gray