**From:** Torbjorn Gustafsson <lynxard@outlook.com.au>   
**Sent:** Thursday, 8 August 2019 11:23 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

I find the idea that people are limited to only 10,000 dollar transactions will no legal floor to how low thin limit would be set but only written in regulation which can be altered by bureaucrats at any time in the future. I see this as maleficent actions by ourt governemnts forcing people to bank with corrupt institutions who can charge you any number of fees and not giving the australian public the ability to move their money that they have worked for to a place such as under the matress or in a safe where they feel their money can be safe from the bankers.

I currently hold most of my assets in a bank and intend to continue to do so but wish to have the freedom to remomove my funds from the bank whenever I want if I feel the Institutions are no longer doing right by me. I.e. negative interest rates.

Yours Gustafsson