**From:** Ben Hagemann <benhagemann@gmail.com>   
**Sent:** Monday, 12 August 2019 3:01 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Re: Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Good afternoon.

My name is Ben Hagemann, I'm an Australian voter, and I do not agree with the 'Currency (Restrictions on the Use of Cash) Bill 2019': I disagree with this bill because it will criminalise behaviour that is, at present time of writing, perfectly legal, and perceived by many Australians as an inalienable right.

I'm speaking of the use of our legal tender. By criminalising the use of legal tender (in any amount presently deemed legal), this government would reduce the personal liberties of all Australians, and unnecessarily so, because all criminal behaviours are already made illegal and punishable by the present Australian laws.  Additional layers of legislation are no more than tautologous red tape of the kind the Liberal-party-led Federal governments purported to oppose at each of the last few elections - this could cause and is causing confusion in popular perceptions and understandings about the concept of legal tender; the bill risks unforeseen damage to Australian citizenry by contradicting commonly held views, and confidence, in our national fiat currency, a system which is based on trust - OUR trust in the Australian Dollar.

I believe Treasury should not recommend this bill. I believe Treasury has a responsibility to protect the use of legal tender in all its forms and quantities, specifically AUD cash, our sovereign currency.

Also, I know there are some people in Australia who have limited language skills, and fiat currency in cash, like our dollar, is sometimes the only kind of currency one can trust if their education level is an impediment to their understanding contracts with banks, etc. At the very least, the less educated cross sections of our community need to be able to use cash in any quantity they should find need for, without simple monetary transactions being decriminalised. Cash is designed so that we know if it has been counterfeited, and represents trust in our economy and Treasury. Treasury needs to match that trust in the people of Australia, who are already governed by laws that prevent tax evasion or money laundering.

I am surprised that the Liberal Party would allow such an addition of new red tape to the lives of everyday Australians, when the party has preached and promised (for quite some time) principles of smaller government, and the reduction of legal constraints and bureaucratic hold-ups.

I do not believe this legal behaviour should be criminalised - this particular bill is a grave risk to the principles that underpin free trade and legal tender of a fiat currency in this country, which professes to have a free-market economy.

Any MP who votes in favour of this law would demonstrate their lack of understanding of liberal values, and would risk shattering the confidence of constituents in our sovereign rights as Australian citizens, and in our own sovereign currency.

I do not support the aforementioned bill.

Best regards,

Ben Hagemann