**From:** Rachel Heise <rachel.heise@heise.com.au>   
**Sent:** Monday, 12 August 2019 8:15 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019 Submission

To whom it may concern,

I am opposed to this bill on the restriction of cash in Australia. My concerns are as follows;

* The restriction on the use of cash is a restriction on our freedom in Australia
* The limitations and conditions on this act are contained within the regulation making them easy to be amended without the debate of parliament
* Restriction on the use of cash can exasperate financial abuse within a relationship as it inhibits the ability of one partner to make purchases without the knowledge of the other or for family to financially assist one partner without the knowledge of the other.
* Limitations on the use of cash penalise those that prefer to save their money in a physical form
* This bill will not stop the black market of criminals from using cash as a means of doing business. If you are already on the wrong side of the law do you think a fine will stop you from using cash?

Regards,

Rachel Heise