**From:** andrew joiner <joiner\_80@hotmail.com>   
**Sent:** Saturday, 3 August 2019 4:06 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

I am just writing to express my concern and complete disapproval of this new bill. Cash is a very important part of our freedoms in this country, to force the people of your country to use private enterprises is a criminal act.

In this country we are against been tied to such criminal organisations. The people should not have to pay for the banks fraudulent and criminal activities. There also should be no bail out's nor bail in's when these businesses collapse due to bad practises.

Capitalism works on the bad businesses failing and the best options succeeding, Banks are just another business and should be allowed to fail if they run it poorly.

Regards Andrew.