**From:** Anthony Josephs <anthonyjosephs@gmail.com>   
**Sent:** Wednesday, 31 July 2019 9:36 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear sirs,

I vigorously oppose any attempt by governments to deny me the right to use cash for transaction or limits on cash transasctions.

This bill is an attempt by government to bail out the real criminals whIch is the banks that have created this problem through their lax attitude to sound financial practices.

 I also oppose the theft of my hard earned income through the bail in of deposits and the use of negative interest rates.   Again this avoids the real problem which is our banking system.

I will consider the introduction of the bill a betrayal of my vote for the liberal party and a blatant theft of future monies by this government.

Mr Scott Morrison should be ashamed of himself for this charade of using the bill as a context of protecting the people.

I believe it is the right of Australians to use cash as a means of transactions and should not be limited by liberals bad policy and lawmaking.

Anthony Josephs