**From:** brad Joniec <bradjoniec@gmail.com>   
**Sent:** Sunday, 4 August 2019 9:18 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the use of Cash) bill 2019

I strongly oppose this Act and Regulation as the Law that is being passed in is covertly banning the entire use of cash.

I fully understand the well positioned exemptions to the Act, and how these can be used as a kill switch for Cash. These are easily changed and removed which make me feel under attack and not safe.

This all smells like it is related to **Negative Interest rate reversals and the bank bail-ins, i.e forcing people into more debt and protecting the banks above the people.**

I am telling everyone i know about this and even people i don't know. The people must be informed about what is happening to our freedom.

Brad Joniec