**From:** Wes Jilley <wes.jilley@gmail.com>   
**Sent:** Monday, 12 August 2019 4:50 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Opposition to Currency (Restrictions on the Use of Cash) Bill 2019

To Whom it May Concern,

I am concerned with this proposed Currency (Restrictions on the Use of Cash) Bill 2019 and wish to register my opposition to its introduction.

I am particularly concerned with the fact that it will force people to use the banking system which paves the way for currency control and negative interest rates. I am deeply concerned that the passing of this bill is setting Australia up for negative interest rates to which I strongly object.

There is a lack of empirical evidence to show that restricting cash transactions will actually have an impact on reducing the black market economy. I believe the limited time frame allowed for public scrutiny and understanding of this bill is misleading and deceptive. There is a definite link between this 'black market economy' bill and negative interest rates. I do not believe the public have a proper understanding nor have had adequate briefing on the consequences of this.

This bill should not be allowed to pass.

Regards,

Wes Jilley