**From:** Kylie Judd <mkjudd1@bigpond.com>   
**Sent:** Friday, 9 August 2019 1:59 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** FW: Submission Exposure Draft - Currency(Restrictions on use of Cash) Bill 2019.

**From:** Kylie Judd [<mailto:mkjudd1@bigpond.com>]   
**Sent:** Friday, 9 August 2019 1:09 PM  
**To:** 'blackecomony@Treasury.gov.au'  
**Subject:** Submission Exposure Draft - Currency(Restrictions on use of Cash) Bill 2019.

Dear Sir/Madam

I would like to have it recorded that I am very worried about the Governments race to implement the above mentioned policy and would like it removed. If the government is concerned with realising lost income due to unpaid taxes perhaps they should be investigating large businesses and corporations, it is already proven they avoid paying their fair share of tax.

I am also concerned about the issue of bail-ins. The Financial Stability Board (FSB) in Basel, Switzerland confirms “resolution planning frameworks” are in place in Australia. After several bail-ins Italy is now renouncing this policy and I would urge the Australian government to follow suit.

I am also concerned with the issue of control the banks and government will have if we become a cashless society.

Yours sincerely

Kylie Judd