**From:** Damian Kruger <damiankruger73@gmail.com>   
**Sent:** Tuesday, 13 August 2019 12:17 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Hello

As a taxpayer I don't support this law.  Individuals should not be forced to have their money in a bank and possibly subject to negative interest rates. The Black Economy is minuscule compared to corporate tax evasion and the real purpose of this legislation is not related to the black economy.  This law is being used to implement bail in of citizens bank deposits  in the case of a financial collapse.  Individuals who work should be able to choose where their money is saved and placed and it should not be sequestered by the government.    Individuals savings/deposits  should not be  used for bail in to save corrupt, inefficient banks when economic mismanagement finally leads to a collapse of the economy.

Damian