**From:** David Korchok <davekorchok@hotmail.com>   
**Sent:** Tuesday, 13 August 2019 10:31 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Update to version sent 12 August 2019, 8:43pm

To Whom It May Concern at the Treasury Department,

Correction to:

 Section 5. Negative Interest Rates and Bail-Ins.

The first line of this section should refer to "RBA Governor, Dr Philip Lowe", not "Dr Rob Lowe".

As the submission was typed in haste to make the deadline, that detail was mistaken.

In case published, please note with the amended correction.

Regards,

David Korchok

**From:** David Korchok  
**Sent:** Monday, 12 August 2019 8:43 PM  
**To:** [Blackeconomy@treasury.gov.au](mailto:Blackeconomy@treasury.gov.au) <[Blackeconomy@treasury.gov.au](mailto:Blackeconomy@treasury.gov.au)>  
**Subject:** Cash Restriction Submission

Please find attached my submission for the opposition to the proposed Bill for Cash restrictions 2019.

Regards,

David Korchok