**From:** Brendan Moss <bmoss789@tpg.com.au>   
**Sent:** Friday, 2 August 2019 10:43 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Treasury,

I have been made aware that there is a Bill soon to be before parliament that restricts cash usage in the economy and I do NOT believe this is in the best interest of the nation as it forces everyone to use private banks and allows ways towards negative interest rates. Even though there are regulations proposed that are to exclude certain items to protect the law abiding public, I believe these are not enough to protect the people as they can be changed too easily and without proper review of the risks to all.

I believe this bill, the crisis resolution powers (also know as "Bank bail in laws"), and the anti encryption (Assistance and Access Bill 2018 ) laws only seek to weaken and control the general public and is compromising civil liberties of all Australians.

I strongly object to this bill and these laws.

Regards

Brendan Moss.