**From:** Ria M <ria\_manolias@hotmail.com>   
**Sent:** Wednesday, 7 August 2019 8:55 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Manager,

I wish to express my opposition to the draft, Currency (Restrictions on the Use of Cash) Bill 2019.

Instead of reducing the black economy this would reduce my freedom of choice to use my cash in legal transactions.   I do not want to be forced to have all of my money in private banks especially if there is the possibility of negative interest rates in the future.

Yours sincerely,

Eleftheria Manolias