**From:** Anna Newbury <newburynewbury@gmail.com>   
**Sent:** Monday, 5 August 2019 3:02 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

Manager Black Economy Division The Treasury Langton Crescent PARKES ACT 2600

Dear Manager,

I object to the cash-ban law that will stop Australians from using cash for transactions over $10,000. Here are some points I should make:

* + It is one's right to use cash, for privacy and as a choice not to use the banking system;
  + This is not about the black economy, as the vast majority of tax evasion and money laundering is done by banks and corporations, not individuals;
  + The government should not be stripping Australians of our rights in order to force people into the banking system so we cannot escape bad policies such as bail-in and negative interest rates.

The economist John Adams makes sense when he outlines his objections which can be read by following the link below.

We second his submission, with regard to the erroneous idea that we should all be forced into using the dubious banking system for our transactions.

The uncertainly with regard to use of bullion is also valid.

Plus the risk of Australian banks introducing negative interest rates.

<https://www.adamseconomics.com/post/cash-transaction-ban-consultation-submission-john-adams>

We have a right to use cash for our transactions and without adequate proof that it is the cash economy that drives the illegal, terrorist or money laundering activities of crime we object to this bill becoming law.

Regards

Anna and Roy Newbury