-----Original Message-----  
From: Bad 48 <evil96evo@gmail.com>   
Sent: Tuesday, 6 August 2019 8:24 PM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: New Bill being introduced by government

Today I read that the government has introduced a new “bill” about spending cash, and being fined for “cash purchases over $10,000 (Ten thousand dollars) that are paid in cash. Trying to eliminate black market money.

And its the biggest load of hogwash ive lightly read. Are all these monkeys we elect clowns and fools? People dont want to use banks for numerous reason, One being, to many bank charges for the little man.

Interest rates are all that are needed. Borrow money from the bank, repay it over its agreed time with a set interest rate, Different rates for different loans, I,E; Car loans, have a specific rate lets say 10% (hypothetical) for a first time borrower, and this loan must be repaid in full before replying for any future car loans, (all loans except for mortgages to be repaid in full). This loan must have a guarantor of one or both parents/relatives. Once this loan is repaid the applicant should then be entitled to reborrow again and again each time full repayments are made, granting them lower interest each time, giving the borrower incentive for refinancing each time. Mortgage loans are different to to the length of the loan and people wishing to change residency whether it being up or down grading.

Just like when deposits are made, people should be encouraged to bank their money and receive a good return for their money, Banks in this day and age are to greedy. To many charges, being charged for taking money out from a different branch, or going inside to a teller instead of using a machine, and they arent small amounts either, and if your stuck in a small one horse town your in trouble. And then you turn the tv on only to hear that all major banks have made huge profits, not to mention the salary a lot of these executives are on as well. The banks all need another major shake up in order to regain peoples trust, once upon a time you could put money in the bank and get a small return for it, today, make a deposit, looking for interest profit, only to be advised, “Never to be Returned”. Your money has gone to the land of never. And the other concern people have with banks is again the government and big brother, People have a right to privacy, and “big brother” takes it all away, and until that stops, and privacy laws effect everyone then it aint gunna happen. Whilst ever you have 2sets of rules, one for the government the other for the people it will never happen. Its my money, ive worked hard for it and im entitled to spend it how i want, and not be dictated by some pen pushing bureaucrat.