**From:** James Rowland <james.rowland@outlook.com>   
**Sent:** Sunday, 11 August 2019 8:21 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

I am against the banning of cash transactions of any amount, banks are private institutions and Australian citizens should not be forced to use them if they wish to make purchases no matter what the amount is, a cash transaction is and should always be a lawful way to conduct commerce. I am also against bank bail in legislation, banks should not be allowed to use customers deposits to prop themselves up.

Regards,

James Rowland