**From:** Jay Ryan Santos <jayryansantos@gmail.com>   
**Sent:** Sunday, 4 August 2019 8:43 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Response to Currency (Restrictions on the Use of Cash) Bill 2019

Hi!

I would like to voice my opinion regarding the limitation of using cash up to $ 10,000.

As a migrant in Australia, I use cash all the time when I am am visiting my home country for a few weeks.

This is much convenient and cheaper way rather than transferring it through banks which will involve hefty fees as much as 10% of the the value.

In some cases, migrants may need cash to transfer to Australia to their countries and vice versa for legal transactions.

Examples such as money from sold property back home in which you decided to bring to Australia or a huge medical expense for a love one.

This will be a punishment for migrants who are going to be penalised for the actions of money laundering individuals who are really the target of this bill.

I believe this bill is pointless as money launderers will not care about the limit as they are now using insiders such as junkets in a casino to transfer their cash here in Australia.

They already know that they are breaking a law and do not care if they will break this cash limit law as they do there business.

I hope this bill will not pass and my voice is heard.

Kind Regards,

Jay

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