**From:** Benjamin Stevens <benjamin.g.stevens@gmail.com>   
**Sent:** Wednesday, 31 July 2019 11:19 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To whom it may concern

I wish to register my strong objection to this and any bill or law that removes the right of Australians to use cash and digital currencies. To restore confidence in the Australian banking system, it needs to be properly reformed with Glass-Steagall-style separation of financial institutions. In other words, separating commercial banking (loans and deposits) from investment banking (derivatives and trading) and insurance.

Restricting (and eventually eliminating) the use of cash and digital currencies (eg bitcoin) traps Australians in a system where there is no escape from destructive monetary policies. Such policies as deposit bail-in and negative interest rates on deposits. This IS NOT the way to restore confidence in Australian banking. It WILL NOT lead to economic prosperity for Australia.

Yours sincerely

Benjamin Stevens

Sydney, NSW