**From:** Tom Smalec <tsmalec6@hotmail.com>   
**Sent:** Wednesday, 7 August 2019 10:20 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Good morning,

It is with discust I am reading about this bill. You can't just ban cash. This has been the foundation of our economy since the start of the banking system.

Maybe you should look into why people are dodging the system. Eg huge banking fees on eftpos. This is just the easier option for the government and their banking best mates.

The banks make billions a year while people are struggling to make 30,000. So what're you going to do make it harder for small business. Excellent guys real good job you're doing.