**From:** Jessica Turner <jessica.lea.turner@gmail.com>   
**Sent:** Friday, 2 August 2019 10:11 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft - Currency (Restrictions on the Use of Cash) Bill 2019

To the Treasury

I’m writing in opposition of the introduction of the above mentioned Currency Bill.

This Bill does very little to curb the real issues in the black economy. Tax evasion is already illegal. Those willing to do it now, would no doubt continue to do so after legislation such as this was passed.

This Bill has the far more detrimental effect of forcing ALL people into using the private banking system. A system that has been shown to have irresponsible lending practices and no regard for its customers. A system that puts short term profits ahead of long term stability.

I don’t want to be forced to put my money into a bank, in order to transact, when our reserve bank decides to lower interest rates past the zero bound. No one should have to pay a bank for the pleasure of being exposed to their poor practices and non-existent risk management.

Furthermore I want the choice to not have my money in the bank during unstable times, such as now, when any international shock could trigger our new Bail In legislation.

Regards

Jessica Turner