**From:** Deborah Wallis <deborah\_wallis@bigpond.com>   
**Sent:** Monday, 12 August 2019 9:59 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To whom it concerns,

As a voter who put Morrison in, I now feel he is not working for the majority of mainstream citizens.

The idea of not being able to use more than $10k to purchase something is ridiculous. There are many people out there who may want to sell their car privately, as an example. Cash in hand feels safer on transfer than waiting for a bank deposit that could be reversed or cancelled after their car has gone. Older people feel safer using cash, as many dont use internet or online banking.

My husband and I have just retired and are concerned with the poor interest rates we are receiving on our pension portfolio. We were hit in the 1980’s with the 18% mortgages. Pity it wasnt the reverse- but keep waiting/hoping for interest rares to go up- certainly dont want to be paying to the banks again!

Think carefully Morrison Government or I might be voting for Labour for the first time in 50 years, if you are the cause of these changes....as Im sure many other voters will do. You have an increasingly large grey army out there who you need to work for- not against.

Yours Sincerely,

Deborah Wallis