**From:** David Walsh <altan167@iprimus.com.au>   
**Sent:** Wednesday, 7 August 2019 7:39 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

7th August 2019

Manager

Black Economy Division

The Treasury

Langton Crescent

PARKES ACT  2600

SUBMISSION: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

I am writing to express my opposition to the draft:

Currency (Restrictions on the Use of Cash) Bill 2019

Currency (Restrictions on the Use of Cash- Expected Transactions) Instrument 2019

Currency (Restriction on the Use of Cash) (Consequential amendments and Transitional Provisions) Bill 2019

As an Australian I do not believe this Bill is in the interest of Australia or the Australian people.  This Bill will only give more power to Banks and allow them to then treat their customers worse than they do now and a way in to allow a bail-in by the Banks which is unjust. Why should the Banks get this benefit above every other business in Australia.

It is extremely wrong of a democratic government to force its citizens into a position of a cashless society with this Bill and our only option is the Banks (private enterprise).  With this erosion of our liberties and freedoms as Australian people the long term result could be further civil liberties and economic freedoms being taken from us.

I believe that this Bill will not deter a black economy market but increase it.

We all know that the Banks are not working in the interest of Australia or their customers and this has been proven time and time again.  This has also been shown by the recent Banking Royal Commission and from personal experience.

The telecommunication industry and electricity industry are not 100% available or reliable enough to ever suggest that it should be a cashless society. You want a country or business to come to a standstill and all you have to do is cut its telecommunications. The end result of this could be catastrophic to the Australian people.  To have every transaction scrutinised and possible restrictions imposed on a person’s bank account and hard earned money, is to take away the privacy and freedom of the Australian people.

Concerned citizen

Wendy Walsh

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