**From:** J Churbankao <jchurban@hotmail.com>   
**Sent:** Monday, 12 August 2019 5:47 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the use of Cash) Bill 2019

I am writing to express my disapproval of the Currency 'Restrictions on the use of Cash' Bill 2019. I oppose this legislation because I believe it:

1. Is an infringement on people's freedom and liberty.

2. Will place too much power and control in the hands of the banks.

3. Is part of a wider agenda to move toward a cashless society which has been identify as a key ingredient to allowing extreme negative interest rates in IMF working papers.

4. Is directly connected to bail-in.

5. Is a significant piece of legislation that has not been given enough exposure or time for people's consideration.

6. Is open to further controls and changes without needing to go back through Parliament.

7. Has been shown to have only a limited impact on controlling tax avoidance and money laundering.

I am extremely concerned about this legislation and worry about the country our children will inherit.

Yours sincerely,

Sarah Ward,  
73 Coluche Rd  
Armidale, NSW 2350.