**From:** Dennis Wormald <wormaldd@unimelb.edu.au>   
**Sent:** Tuesday, 6 August 2019 8:07 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Treasury,

I do not support this bill. I believe it is removing a fundamental right of Australians to own their own money. I understand that initially it does not appear draconian to the average Australian. However, I also see that many of the details will be controlled by regulation rather than legislation and therefore can be changed at a moments notice. I believe in protecting our financial freedom with legislation in Australia.

I understand you say this is all for the black economy. However it is also tying us into the banking system. If you expect us to believe that the banking system is not disproportionately favouring the wealthy then you are delusional. The banking system is corrupt, the royal commission showed that. They got a slap on the wrist and in the end we the common people suffer. This bill is yet another nail in our coffin.

Kind regards,

Dr Dennis Wormald

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