**From:** Celia Mathews <cloudreacharabians@gmail.com>   
**Sent:** Monday, 12 August 2019 2:07 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Cashless society

Dear Sir/Madam,

I object strongly to the following draft::

* Currency (Restriction on the Use of Cash ) Bill 2019
* Currency (Restrictions on the Use of Cash – Expected Transactions) Instrument 2019: and
* Currency (Restrictions on the Use of Cash) (Consequential Amendments and Transitional Provisions) Bill 2019.

I object strongly to the bill the Federal Government has put forward for a cashless society.

My objections are as follows;-

1. It will affect everyone with a mortgage and retirees.
2. Consumer debt is at an all time high and now the banks worry as to how it will be paid for. This is easy fixed; we eliminate cash and go into negative interest rates.
3. It will have an effect on small and large charities.
4. Country people will suffer greatly due to natural disasters.

Yours faithfully

Celia Welsh

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