From: craig anstey <craiganstey22@hotmail.com>   
Sent: Monday, 12 August 2019 10:40 PM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: This Bill is ill conceived

The drafting of the bill is incomplete!

You are fundamentally restricting personal freedoms. I should be able to choose how I pay for items at any price point.

There is zero cost benefit? What will this achieve?

The legislation is ineffective.

If we get negative interest rates this legislation will not help me but hinder me from taking money out of the bank.

Why aren’t changes required to be taken to parliament? Currently it can be changed at the drop of a hat without transparency.

Fix this!