**From:** Sandy B <sandybb888@gmail.com>   
**Sent:** Sunday, 11 August 2019 8:52 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** 100% opposition to bans on cash transactions

Draft legislation: Currency (restrictions on the use of cash) Bill 2019

I am completely opposed to the abovenamed proposed legislation restricting cash transactions of any amount and completely opposed to this being criminalised with prosecutions that could result in jail time. I am also opposed to you passing a law that has a blank page (the so-called Division 2 page) that potentially allows you to change the regulations attached to this bill at any time and at the whim of one minister.

I am completely opposed to this bill because in my view this is not just a so-called "anti-money laundering" measure but the beginning of an attempt to ban cash in its entirety and to force all of us (law abiding citizens and savers) to use private banks and then charge us negative interest. The government is not mandated to force us to use a private company for any reason least of all to manage our money. This type of anti-competitive legislation is totally against our rights and leads to concentration of power in the hands of a few, otherwise called a cartel. This collusion is also known as fascism.

Furthermore, I am completely opposed to the bail-in laws and request the following:

1. an amendment to the 2018 law to explicitly exclude deposits;
2. that the stronger bail-in legislation the government is planning is stopped;
3. that APRA's crisis resolution powers be rescinded and pass instead the Separation of Banks Bill 2019 to protect deposits from speculation.

Sincerely,

Sandra Ann Baxter

Concerned Australian Citizen