**From:** lucia danek <lucia\_danek@hotmail.com>   
**Sent:** Wednesday, 21 August 2019 9:05 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Manager

I put forward my submission that the abovementioned bill be withdrawn and revoked permanently.

I believe this bill removes my right to use my hard earned money in any manner I am entitled to. To be coerced into a banking institution by the threat of criminal sanctions if transacting in amounts over 10k,  i believe is an incursion on my rights and extremely paternalistic, at best.   A banking system that has proven to me, to be incompetent and self interested.  Furthermore, a bail in policy does not benefit or protect private citizens from corrupt governments or incompetent institutions.  I demand that more importantly,  the government focus their attention on restoring public confidence in reforming the banking and taxation systems and holding major corporations to account.

Regards  
Lucia Danek