**From:** Grant Dewar <grant.dewar@gmail.com>   
**Sent:** Thursday, 1 August 2019 12:37 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

To Whom it may Concern.

I’m writing to note my objection this Bill. It impinges on my rights to use cash in transactions as I see fit while doing nothing to prevent money laundering. Hundreds of billions of dollars has been laundered into the Australian economy from China alone in the last decade – how will attempting to stop Australians using cash make an impact?

This reeks of an effort to lock people into the banking system, unable to escape bail in or negative interest as the insufficiently regulated, criminal banking system collapses as now seems highly likely. Reform the banking system, don’t restrict the rights of Australians.

The likely effect of this coming into force will be for me to move my deposits out of the country – bail in and negative interest are too much of a risk.

Yours Sincerely,

Grant Dewar