**From:** elizabeth durbin <edurbin@bigpond.net.au>   
**Sent:** Thursday, 1 August 2019 10:37 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Draft proposal feedback - over $10,000

Dear Sire/Madam

The draft proposal has recently come to my attention and, after reading it in detail, I have several concerns.  Many day to day transactions are over $10,000, made in the digital form and fully legitimate - such as buying a car privately, gifting to the kids when they buy their first home, purchasing a property, paying a tax/bas bill, receiving monthly pay, paying for goods such as solar/battery install or furniture online, receiving monies for long term holiday rental.  The list is endless.

How are consumers, and business people, going to be protected from having to defend these everyday payments without undertaking lengthy justification claims?

I understand the concern regarding money laundering - and understand if this policy related to monies sent to/from Australia from elsewhere and/or via black currency such as bitcoin - but cannot understand how it will be tenable in everyday life

I look forward to your explanation

Yours sincerely

Elizabeth Durbin

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