**From:** mel Flatman <mflatman777@gmail.com>   
**Sent:** Tuesday, 6 August 2019 1:57 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To the Manager,

Black Economy Division,

I wish object to this new law removing my right to access and use cash for the following reasons:

-It is trapping people into using private banks for every single transaction which not only draws fees but makes all financial transactions visible to banks and government and also to anyone who hacks your information illegally. This is an infringement on privacy and individual sovereignty.

-It forces everyone to use digital payment methods which can simply break-down or be prevented by electrical or communications shut-downs, either planned or unplanned.

-The inability to physically hold cash allows banks to confiscate wealth via negative interest rates, whenever they so choose.

-It will encourage hoarding of cash or other commodities as people attempt to protect their wealth from being taken from them.

-It removes personal freedom by taking away the ability to accumulate cash over time such as to alter difficult financial or life circumstances such as controlling or exploitative relationships.

-It gives banks and government unprecedented power over all citizens.

It is my will that the banking system be properly reformed and not be further empowered or emboldened to control the individual wealth of Australian citizens.

Yours sincerely,

Melissa Flatman