**From:** David Fleming <dajen@bigpond.net.au>   
**Sent:** Monday, 12 August 2019 9:37 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** FW: EXPOSURE DRAFT = CURRENCY (RESTRICTION ON THE USE OF CASH) BILL

Good Morning,  
  
  
I completely oppose this bill  on the basis that it limits my civil liberty and freedoms.  
  
I see this as nothing more than a ruse to drop the limit of cash transations over time.  
  
Then there will be a law to ban cash and  force the use of digital currency only.  
  
And no doubt we would then follow  Switzerland.  They bought in zero interest rates, and then negative interest rates.  
  
  
I am aware of  and have read the paper from the IMF in relation to negative interest rates.    
  
I am aware that Bail In law was passed in Australia in  February 2018.  
  
  
I believe this rule to force us into banks to lose it all in the banks when bail in laws are used.  
  
  
Accordingly I absolutely appose this legislation as this is irresponsible policy.  
  
David Fleming  
Extremely concerned citizen