**From:** Tracy Francis <tracy.francis@outlook.com>   
**Sent:** Friday, 9 August 2019 8:01 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>; Bert.VanManen.MP@aph.gov.au; senator.hanson@aph.gov.au  
**Subject:** FW: Restrictions of the Use of Cash Bill 2019

I have already sent this, however, I am resending it as I made some mistakes re protocols.

**Tracy Francis**

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My submission reads:

My name is Tracy Francis, reside at 60 Overland Drive, Edens Landing Qld, 4207, and I am a representative of the average Australian.  
According to the Currency (Restrictions on the Use of Cash) Bill 2019, if I had a clean out to downsize and sold lots of my stuff at a garage sale and raised $10,000 and used that cash to buy myself an overseas trip, I would end up in jail as a criminal instead of enjoying Paris and the Pyramids.   
According to that law, if I sell my ute for, say, $5,000 cash and my sedan for $5,000 cash then take that $10,000 cash to a car dealership and buy another car, I will be prosecuted as a criminal. Worse yet, if I pay for that car in instalments because I sold said ute for $4,000 and said sedan for $4,000 and then used $2,000 worth of Bitcoin to complete the payments, then because the total payment adds up to $10,000 I am deemed a criminal and may go to jail for two years.  
This legislation will take away a basic civil liberty - how we choose what form our hard earned dollars can be used. It is unacceptable. It erodes democracy and the basic freedoms we enjoy in a supposedly capitalist-based society.  
It will not hinder criminals. They will get around this.  
The legislation uses the benchmark of $10,000 in 2019. Not really a big sum, is it? And in 2029 how much will $10,000 represent in real terms? Even less.  
If I decide I don’t want to use the banks, surely that is my right as a citizen of a democratic society? If I choose to put my money under my mattress and save it for years and then spend it once I have accrued enough, surely that is my right as a citizen of a democratic society? If I scrimp and save for years, keeping my dollars in jars in the pantry to give to my child as a deposit on their first home, surely that is my right as a citizen of a democratic society? If I invest in cryptocurrencies and choose to use that as a means of payment (assuming, of course that I have paid my proper taxes), surely that is my right as a citizen of a democratic society.  
This legislation needs to be abandoned. It is an untenable attack on the freedoms of the individual and brands those who wish to use cash as criminal.