**From:** Keri Eagan <fireboltgirl@gmail.com>   
**Sent:** Friday, 2 August 2019 7:54 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir/Madam,

I am writing to you to express my deep concerns over the above legislation for two key reasons:

1. The Regulation component opens the public to sudden and unnecessary restriction of cash overnight without any parliamentary discussion.

2. This bill will drastically favor privately owned banks.  If passed it will give them incredible leverage to charge exploitative transaction fees upon customers with no real ability to easily change this.  Ultimately I believe this will fundamentally alter the manner in which currency is used.

Regards,

Keri Eagan,

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Tawa

Wellington, NZ