**From:** ebrosmgr <ebrosmgr@bigpond.com>   
**Sent:** Saturday, 10 August 2019 8:05 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir/Madam,

I oppose this Bill that would make it an offence to pay a debt using more than $10,000 in cash. Cash is legal tender in this country & while many people may be using other forms of payment like credit cards, there are still many people who like to pay cash so that they avoid fees & other banking procedures that are time consuming & costly. Many older people use cash & while the likelihood of there being many occasions where more than $10,000 is used in cash, there are still those times when it will happen. I note that if a payment like this is paid then the institution that receives this cash must report it. this is another burden on business & the list of red tape requirements just keeps growing. this is unnecessary & unwanted. I suspect that the people who proposed this are not people in business & so do not understand the continual burden that red tape is upon business.

In my business where we still pay some wages in cash for convenience sake since in country areas, the towns often only have one bank or none so it is hard to get to a bank to withdraw money. If we withdraw more than $10,000 then the bank would have to do a report I suspect. This is utter rubbish! It is legitimately earned money which I should be able to withdraw any time at any amount without Government interference.

This proposal is unknown to many people but it is one that will affect many small businesses that actually pay their taxes & are not in your so called “black economy”. Small business suffers enough from Government red tape & interference now & so this Bill should not proceed but be withdrawn. It is wrong in principle since you penalise many law abiding people one way or the other just to catch a few that you believe are in this “black economy”. People who use legal tender that is legitimately earned & spent may inadvertently go over this limit at some stage & become liable under this Bill. Business owners will have the burden of recording payments & notifying an agency which is another time consuming & costly requirement on law abiding citizens.

Please do not allow this Bill to proceed.

Thank you

Regards,

Malcolm Eglinton

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