**From:** Richard Homer <homer\_richard@yahoo.com.au>   
**Sent:** Monday, 5 August 2019 2:27 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Manager - Black Economy Division

I am writing to raise an objection against the exposure draft - *Currency (Restrictions on the Use of Cash) Bill 2019* as I believe it is a direct violation of every Australian's economic freedom, forcing the Australian public into the banking system which is a consortium of commercial companies.

By forcing people into the banking system I am perturbed to think that Australians would be hindered in their efforts to avoid

negative nominal interest rates if such a regime were to be imposed by the Reserve Bank of Australia (RBA).

I strongly believe every Australian has the right to use cash, for privacy and as a choice **not** to use the banking system should they wish to do so.

Moreover, I am inclined to believe that this is simply the first step in the removal of the freedom of everyday Australians and Australian businesses to carry out operations independent of the banking sector and a step towards the cashless society.

In conclusion, I believe there are several significant issues with the Bill that need to be addressed before it is introduced into Parliament by the goverment.

Yours sincerely

Richard Homer