**Currency (Restrictions on the Use of Cash) Bill 2019**

My name is Steve Hopkins. I am a father of two boys and partner of Rachel. We live in the Glasshouse Mountains of the Sunshine coast, Queensland. Please accept this submission as my objection to the proposed *Currency(Restrictions on the use of Cash) Bill 2019.*

I have a number of concerns about this bill. But firstly I would like to state my serious concerns about the government’s underhand tactics to get this bill through Parliament. That being, announcing this bill late on Friday attempting to avoid media exposure and therefore public scrutiny and the short timeframe of 12 days for Australians to make an informed decision about the impacts that this bill will have. It is no wonder that trust in politicians is so low. They continue to be deceitful.

My objections are as follows:

1. The State forcing and entrapping people into the private banking system.
2. This bill will imping on peoples civil liberties for choice of financial freedoms
3. The real long term objective is to bring in negative interest rates

- Effectively penalising people for having saving within a banking institution. When that happens people will withdraw their money from the banking system. This bill will make withdrawing large sums savings impossible and trap the middle class for that to happen the state must restrict people’s ability to use cash

1. The structure of the bill allows for it to be changed with additional austerity at any time through the regulation. This can be seen in European countries like France where there is a restriction of cash transactions over 1000 Euro’s. This equates to more underhand tactics.
2. The guise of reduction the black economy is ridiculous- if the government was serious about tax leakage, they would address large international companies paying zero tax. And as for money laundering, banks are the biggest money laundering perpetrators- not your average middle class Australian.

This is the State overstepping the Australian peoples boundaries, the forces of tyranny are starting to march.