**From:** Joel and Alice Henriques <jahenriq@tpg.com.au>   
**Sent:** Friday, 2 August 2019 5:54 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

I DO NOT WANT TO LIVE IN A MASS SURVEILLANCE STATE like CHINA. This is how it starts(under the guise of fighting "illegal activities"). Corruption is still rampant in china(it's impossible to tell where the money goes). I am very concerned how this leaves the door open to this particular path where we are forever slaves to our debt load and how it can be used to influence population behaviour.

I do not want to be penalized for wanting to have or hold on to my cash/savings that I have struggled to earn! Will it stop at 10 thousand or will it be continuously reduced like in France where 1000 euros is the limit?

The governments talks about fighting the corrupt black economy by trying to pull the wool over our eyes with compulsory bail in? I know full well it (see, learning from the past GFC) will act as another opportunity for the (global and local) bankers to line their pockets and sit back laughing, knowing full well that another bail in is around the corner! This cannot go ahead!! It is opening the door to economic dictatorship!  
  
I am very much against this bail in(through eventual negative interest rates) /cash ban. It is time that the (global and local) banking sector be responsible for the mess they made. They had their chance back in 2007/2008. No more (what will eventually become to compulsory) bail ins! Banks have no right to my savings.  
  
  
It's time this country earned its keep by producing its own products/technology/produce and become more self-sufficient. The citizens are crying out for a return of manufacturing. It will produce a variety of jobs and strengthen our local economy. If we become as self-sufficient as possible and people have jobs available (other than coding, we aren't all made to code!) we can strengthen the diminished/ financially weakened working class and fire up the economy. Thieving is not the way to go!  The solution to our debt problem is not throwing more debt!

There are already measures in place to keep the “black economy” in check yet you turn a blind eye. Crown casino sound familiar?!

HANDS OFF OUR CASH! Who are you meant to work for? The people. You do not lead by example. You give yourselves pay rises yet leave the working/ middle class (the back bone of Australia’s economy) financially dry. No wonder the economy is failing.

Yours sincerely,

Concerned and disgusted citizen