**From:** Paul Luxford <paullxfrd@gmail.com>   
**Sent:** Friday, 2 August 2019 7:30 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To whom it may concern

I am writing to express my concern for the new draft bill which is under consideration to be passed for the restrictions on use of cash.

Firstly, I want to say that I completely agree that criminal activity with the use of cash should be policed and I agree that measures need to be put into place to stop money laundering and other activities that can adversely effect peoples lives and the greater economy.

My main concerns regarding this draft bill are:

1. Civil liberties are starting to be eroded. When will this end, $10,000 is the beginning, but what will stop the ability for the Government to change the laws whenever they feel like it, without the consent of the people or provide the ability for a referendum.
2. This has not been expressed to the people of Australia. A lot of people are not even aware of this law. It has not been mentioned in the main stream media and can only be learnt via non mainstream economists. This comes across as sneaky and underhanded, which lends to my next point...
3. The draft was released on Friday at 5pm, which is alarming and feels like there is an intent to try and sneak this through without the people of Australia knowing. This is not an action of government that I voted for and greatly diminishes any trust I have in the Australian government.
4. I have read 1984 and this feels like that we are slowly moving towards that type of dystopian future. Where the people live under one rule of law and must obey the Government who control every action or every thought a person makes. You can simply look at China and see a similar Social Credit system rolling out in Australia as well.
5. Bail In Laws - will my money be safe in the bank. If I am unable to withdraw "my money" to use as cash, with the consent of a third party (Government department), then what hope is there if the banks can just take my money to keep their doors open - particularly in the current economy. It happened in Greece, what assurances do I have that it won't happen here.

As I said previously, there needs to be other ways to police the activities of the black economy. It feels like the Government is forcing everyone else to follow a law in which people will be criminalised for using their own money, that they worked hard for, in a way that does not suite the Government.

If you had someone looking over your shoulder all the time telling you what you can and can't do in your life, with your own money, how would you feel about that. I am sure you would have concerns about that as well.

Thank you for taking the time to read this email and considering my concerns with regards to the draft Currency (Restrictions on the Use of Cash) Bill 2019.

Best Regards

Paul