**From:** Joan McIntyre <jaymac4241@yahoo.com.au>   
**Sent:** Monday, 5 August 2019 3:01 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency Bill 2019 (restriction on the use of cash}

On 2nd July the Government proposed a Bill on the restriction of the use of cash.

This again was done very quietly with no reporting to the public.

I object strongly to the passing of this Bill as it is another restriction imposed on the public

under the guise of stopping money laundering w hen organised crime has been using  the banking

systems and government laxity in policing current laws for many decades.

The Australian public should not be used as an example that the Government is doing something

when they are not the problem.  As outlined above the problem is being ignored in the interest of

big banks and big accounting firms that supposedly audit them.

Michael Andrew AO Head of the Black Economy Task Force was formerly head of KPMG when they were auditors

for HSBC bank which was one of the banks whose misconduct was instrumental in the 2008 GFC.  He wrote the report

that you are basing this Bill on.

The Australian public were witness to the poor result and lack of prosecution f the Banks in the recent Royal Commission into

banking.   Now the Government is introducing another Bill to divert attention from what is really going on in the world

of big Corporations and big Banks and underworld criminality.

Targeting small transactions and ignoring huge money laundering through banks and offshore havens is completely ineffective

and just a diversionary tactic.  Why is our Government participating?

Enough is enough.  Our Government has to be for the people not servants to world wide deceit.

Is it tied to the Banking System Reform Bill that had the same scant amount of submissions and scrutiny?

Is this latest Bill an enabler of bail in laws demanded by Bank  of International Settlements?

sincerely

Joan McIntyre

5 Melrose Place

Korora NSW 2450

Mob 0404149579