**From:** Kien Mac <kien.mac@gmail.com>   
**Sent:** Wednesday, 7 August 2019 2:04 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Manager,  
Black Economy Division  
Langton Cres  
Parkes ACT 2600

RE: <https://www.treasury.gov.au/consultation/c2019-t395788>

I am writing to oppose this Bill the restrictions and removal of my civil liberties to use cash where I please and the amount I wish to use them. I myself was an immigrant from a war torn country and appreciate the freedoms we have in this great country of ours, Australia. I see this Act as the beginning of the removal of my freedom to choose to use cash. This Bill is masquerading under the banner of counter fraud and money laundering and imposes a lockin cost of being forced to use the monetary systems of our banks. Given there is NO PROTECTION against the banks from Bail-Ins (as banks gamble our deposits), this is a step to legalizing theft of risky bank behaviors locking me into the banking system. The banks need to ensure the public is protected against fraud and money laundering, but not at the risk and expense of losing my deposits. Fix the banks first.

That is why I am writing to you to strongly voice my opposition against the Bill.

Thank you for reading my submission and taking 1 voice among many.

Kindest regards,

Kien