**From:** Rick McCallum <rick.mccallum57@gmail.com>   
**Sent:** Monday, 5 August 2019 10:17 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the use of Cash) Bill 2019

To whom this may concern,

I object strongly to this law being passed, I do not believe this will address the issues you intend to address in the bill and note that the regulations can be changed at a whim placing restrictions on the common working man as to the right to spend legal tender in any way he sees fit. The long term intention of this bill is to ensure people like myself are restricted to removing their hard earned cash from banks while receiving negative interest from these private companies.

I would remove all my money to overseas to ensure this didn’t happen

Regards

Rick McCallum

A concerned tax payer of the past forty odd years