**From:** Tony McNally <tonymcnally10@gmail.com>   
**Sent:** Monday, 12 August 2019 8:57 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir/Madam,

Re: Currency (Restrictions on the Use of Cash) Bill 2019

I am deeply concerned about this proposal to pass laws that force us to use banking institutions that have proved they are not trustworthy. We have all witnessed the fiasco the Royal Commission into Banking was.

Australians should be able to use their money as they chose. A banks only function should be to hold deposits, facilitate transactions and lend money responsibly.

I object to any law that removes my right to use cash, and demand the government restore confidence in the banking system by properly reforming the system, not by trapping people in the system so they can’t escape policies like bail-in.

This law is the latest extreme measure that Treasury and the government, in parallel with governments around the world, are pursuing in order to permanently change the relationship between citizens and the financial system.

This bill is an attack on our freedoms and democracy it must be stopped at all costs.

Yours sincerely,