**From:** O'brien, Michael M <O'brien.Michael.M@edumail.vic.gov.au>   
**Sent:** Friday, 2 August 2019 5:49 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Input on legislation limiting cash transactions

Dear Treasury,

I write to discuss the proposed legislation outlawing cash transactions over $10,000.  I am totally against this proposed legislation and the imposition on our freedoms and denial of choice.  if I have more than $10,000 and wish to spend it, nobody and no government has the moral right to tell me how, or if I can spend it.  On top of this most banks have rules where they will not allow purchases over a set limit.  I experienced this recently when I purchased a vehicle.  I had $6000 in my savings account to pay for this vehicle, but the bank would not allow the transaction because it exceeded some arbitrary limit set by them that I was not aware of.  They did however allow me to pay in total with a credit card which cost me something like $180 in credit card surcharge.  This legislation only serves to provide more leverage and income for the banking sector which as we we discovered recently in the Royal Commission, is morally bankrupt and borderline criminal.  Meanwhile the LNP Gov't wants to give them more power and opportunities for profit to reward them for their skullduggery, whilst targeting Unions who stand up for the average Joe.

This legislation is an attack on the people and their common rights to trade as they see fit, dressed up as a crime initiative.  I say no to this legislation.

Yours Sincerely

Michael O'Brien

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