**From:** Gideon Stephen <gideonstephen@skymesh.com.au>   
**Sent:** Wednesday, 7 August 2019 9:39 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** cash restriction submission

Any government that attempts to restrict the freedom of its citizens will not get my vote next election.

Going cashless is going to cause businesses and consumers grief as electronic transactions are not 100% foolproof.

Relying on electronic payments is going to increase unemployment because what happens to places where the internet is not accessible? Even with 5G there will be spots around Australia where electronic transactions cannot be conducted. The reliance on electronic payment by limiting cash payment will affect rural communities that do not have access to the internet and how many times have we all experienced online banking not available due to system maintenance for whatever reasons be it cyberattacks or IT failure.

Restricting the use of cash with the ultimate goal of going cashless will affect the following people the most as one study has found:

* Those who live in the country where poor internet connectivity could stop payments.
* Poor people who rely on cash to ensure that they budget properly.
* Anyone in an abusive relationship who may lose financial independence without access to cash.
* People with physical or mental health problems who find using digital services difficult.