**From:** Josh Southwell <joshsouthwell@outlook.com>   
**Sent:** Tuesday, 30 July 2019 4:42 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

It is very concerning that the government is using criminality as an excuse to remove cash from the economy. It is painfully obvious that the state of the global and Australian economy is very very bad(hence interest rate cuts and tanking property prices), and that zero and negative interest rates are soon to be implemented to stimulate 'infinite growth' on a finite planet...

Removing cash stops individuals from withdrawing money from the banking system and storing it at home, leaving it at the mercy of banks that gamble in risky international derivatives. The government does not have the resources to bail out our failing banks so will pull the trigger on bail-in legislation when Australians can no longer afford to live and use their now electronically trapped savings to bail out these banks that caused the issue in the first place.

Protecting greedy bankers and lobbyists at the expense of the public is disgusting and you should be ashamed of yourselves.