**From:** Alec Stewart <alec5stewart@gmail.com>   
**Sent:** Friday, 9 August 2019 11:34 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

I oppose this legislation, please do not allow it to proceed.

As a normal citizen, I’m extremely concerned about this bill, and it’s overall effect on Australia’s economy in forcing all people to use banks at all times for major transactions.

In an environment where it’s been clearly shown through the banking royal commission that the banking system is far from operating correctly, to force people to use it is of great concern. This regulation will also impact citizens if the reckless banks ask government to allow “bail in” and steal depositors funds in circumstances where their already demonstrated poor practices get them into financial trouble.

I’m completely opposed to this legislation and it’s possible impact on the normal rights of citizens to manage their own financial affairs.

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