**From:** Nirvana <contactnirvana@bigpond.com>   
**Sent:** Friday, 2 August 2019 10:23 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

Black Economy Division Manager,

I am an Australian citizen and add my name to those who oppose the Currency (Restrictions on the Use of Cash) Bill 2019.

I appreciate your efforts to eliminate the worst elements of the black economy but the Banking Royal Commission revealed potential criminality within the banking sector itself and therefore, banning cash and giving citizens no option but to deal with banks in which there is criminality, makes absolutely no sense and appears to define a government that is not putting the needs of its people first but rather, supporting corporate criminality.

My objection are as follows:

* Cash is legal tender in Australia, has always been legal tender in Australia and should remain so, without restriction.
* I do not believe the government can be trusted not to dramatically reduce (or reduce to zero) the Cash Payment Limit mentioned within the Bill thereby dramatically affecting small business, cottage industries and the basic freedoms of citizens.
* Considering banks have been party to the misuse of cash, it is those organisations and their specific customers who should be targeted in order to deal with the Black Economy, not honest citizens who choose to do cash transactions.
* Once cash is controlled and eliminated, there will simply be no way for citizens to protect their funds from the criminality of banks by withdrawing cash.
* Electronic funds cannot be protected from corporate fraud.
* Bail-In legislation reveals that this Bill has seriously negative ulterior motives and does not reflect the ideals of Australia and its citizens.
* Ordinary citizens do not deserve to be tracked throughout every second of their lives because government has failed to adequately deal with the criminal black economy and corporate fraud.
* “Obtaining financial advantage by deception’ and ‘tax evasion’ are not the actions of the majority of your citizens and extreme methods to prevent such things should not be visited on each and every citizen…the many should never be heavily and permanently penalised for the actions of the few.
* The war on drugs failed, so will the war on cash…unless the ulterior motive is a Chinese-like monitoring and scoring of the lives and worth of citizens, in which case, it will succeed…without the support of the people.
* This is the start of a slippery slope into an unrecognisable Australia.
* The government has no mandate to introduce such a Bill.

I oppose this Bill.

Nirvana Anderson

Hope Island, Queensland

Australia