**From:** Joe Benarie <benarie1@bigpond.com>   
**Sent:** Monday, 5 August 2019 5:32 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** RE: Currency (Restrictions on the Use of Cash) Bill 2019

***5th August 2019***

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**Manager  
Black Economy Division**

**Langton Crescent**

**Parkes ACT 2600**

Dear Manager,

RE: Currency (Restrictions on the Use of Cash) Bill 2019

I am writing to you today to express my profound disapproval of the proposed Currency restrictions on the use of cash, and the consequential amendments Bill 2019. I believe this erodes my civil liberties as an Australian citizen to utilise cash in any transaction whether for example paying household utility bills, purchasing items from the retail sector or the like. My money belongs to me and it is my choice to undertake what I spend at any given time, and not yours.

I believe that the hasty proposal of limiting cash transactions of $10,000 and over is just the start of progressing the limits to lower amounts of $5,000, then $2,000; it may even reduce to $500!! And, to add more salt to the wound you impose a Prison sentence and/or fine of $25,200. Hence, why punish the honest, hardworking ordinary people of this country, whom form the majority of the population. It appears the Banks policies such as bail-in and negative interest rates components are forcing people into the private banks digital banking system.

This is absolutely unwarranted, undemocratic, and I reject the proposed draft legislation for an economy-wide cash payment limit of $10,000 or below!

The use of cash has been successfully utilised over thousands of years, and now you, the Government, as it appears intend to eventually eradicate the use of cash and force people to use banks instead of reforming the way banks conduct their operations. Moreover, the insufficient period of time (2 weeks) for citizens to voice their objections due to lack of transparency by the Government to adequately inform the Australian people of this proposal via main stream media is unfair and unreasonable.

In summary, it is paramount that Treasury reconsider this outrageous proposal. Furthermore, I strongly urge the Government/Treasury to implement the reforming requirements of the entire banking system, which is imperative in maintaining prosperity and upholding the civil liberties of the Australian people, of which I am one.

Your sincerely,

Joe Benarie