**From:** Richard Berry <richard.berryc@gmail.com>   
**Sent:** Saturday, 3 August 2019 3:05 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Treasury,

I object to this law.

I worry that laws such as this one can lead to protection mechanisms for large banks at the expense of depositors. By limiting cash withdrawals in times of financial crisis, we risk propping up banks which will enormously damage individual savers, businesses and superannuation funds.

The proposed law could be used to support 'bail-in'. I do not want laws such as these to exist for banks to continue to act outside the interest of their customers and depositors.

Thank you,

Richard Berry