**From:** Roger Brailsford <roger@tjitabine.com.au>   
**Sent:** Monday, 12 August 2019 4:32 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

I am an ordinary Australian.  I am a retiree and live in country Victoria.  I have spent a lifetime working in northern Australia.  I am proud of the country we have built.  However, I am concerned about the actions of successive Australian governments to limit and roll back the democratic freedoms of its citizens, often in the name of protecting our democracy from the evils of crime and terrorism.

This growing trend moves away from Government's being of the people and instead are built on the Government's intention to reshape our democracy based on the whim of politicians who lack considered policies, ethics or honesty.

In that regard, I  note the intention of Government to introduce the Currency (Restrictions on the Use of Cash) Bill 2019.

If passed in parliament, this legislation will limit the use of cash to $10,000 and impose 2-year jail sentences and/or fines of up to $25,200, for anyone who breaks the law.

I see there will be exemptions to the cash ban. Exceptions include ‘most’ consumer-to-consumer transactions (i.e buying a second-hand car) and depositing and withdrawing cash . However, I note the exemptions will not form part of the legislation but will be subject to Ministerial regulation. This suggests these cash payment options could be scrapped by on the basis of minister decision without further reference to parliament.

While I understand the Government seeks to eliminate what it calls "the black economy", this bill erodes the rights of ordinary Australians to conduct their business with each other in the coin of the realm.  The legislation will require me to deposit my money into a banking system that operates at the direction of Government.

I am already concerned about the undue and growing influence of Government on the lives of ordinary Australians.  This proposed legislation deepens my concern.

I see this Bill as the thin end of the wedge opening more opportunities for Government to implement further restrictions on the use of cash and further erode the personal freedoms of ordinary Australians.

As a Liberal government, there appears to be a fast decreasing emphasis on the liberal values that underpin our democracy and our freedoms.

I urge you to immediately withdraw this Bill.

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