**From:** Marelle Davey <marelledavey@gmail.com>   
**Sent:** Tuesday, 30 July 2019 10:07 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill

Hello,

I am writing to express concerns about this Draft Bill. I do not believe the government should have the right to restrict citizen's use of cash.

I do not agree that this will thwart any black market activity - much of the black market uses cryptocurrencies. Forcing people to use banks so that their financial activity can be tracked is not conducive to a free state. Banks have only shown time and time again that they do not have people's best interest at heart - the government needs to protect people from the big banks, not force people into using them.

Any law that removes the people's right to use cash should not be passed. If the government wants to restore confidence in the banking system, it must properly reform the system, not trap people in the system so they can’t escape policies like bail-in.

Yours sincerely,

Marelle

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