**From:** Greg Ewing <grege@exemail.com.au>   
**Sent:** Thursday, 22 August 2019 6:17 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft - Currency (Restrictions On The Use Of Cash) Bill

To whom it may concern,

I oppose the recommendations as it will be a major restriction on my use of citizens hard-earned money. If we get to negative interest rates then we will be forced to pay banks to store our money. I am about to become a pensioner and need more flexibility and a stronger voice with my bank. I will not be held to ransom.

I feel the government is ignoring a far more effective strategy ie. regulating our banks effectively and looking closer at the many aspects that did not come within the remit of the Banking Royal Commission. The big four accounting firms also have a far too cosy relationship with the banks and companies they are supposed to be auditing. It has recently come to public attention that NAB sat down with their auditors to ensure that a sanitized report covering up corruption was presented to the commissioner.

Kind regards,

Gregory Ewing