**From:** Ray Gala <ray.gala@gmail.com>   
**Sent:** Wednesday, 31 July 2019 12:25 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Manager, Black Economy Division,

I'd like to raise my concern and strong objection to the Currency (Restrictions on the Use of Cash) Bill 2019 introduced in the Parliament recently.

This legislation strips every Australian citizen of our right to use cash, and forces us to use the private banks. By doing so, it removes the power of consumers to keep the banking system honest, on such policies as bail-in and negative interest rates. The banking system is very important, but the government should be reforming it, not forcing people to use it.

Thank you and best regards,

Ray Gala

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