**From:** Benjamin Garrett <contactbengarrett@gmail.com>   
**Sent:** Friday, 2 August 2019 2:58 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Treasury,

I wish to make a submission to the proposed draft legislation for an economy-wide cash payment limit of $10,000, or the: **Currency (Restrictions on the Use of Cash) Bill 2019**

My concerns are that if the excepted transactions can be amended without public consultation, innocent Australian citizens could be forced into using a private banking system, in what could in my view become a draconian cashless society.

In my onion this bill being promoted as an effort to limit the so called Black Economy, is in large part an instrument to limit as an example the legal and lawful use of government issued currency by Australian citizens as a means of exchange. In what could potentially be a negative interest rate economy going forward.

Kindest regards

Benjamin Garrett

54 Hobson Street

Stratford Victoria 3862

(03) 51 456 737

0490 331 680