**From:** M Smitham & K Gartlan <matthewsmitham@bigpond.com>   
**Sent:** Saturday, 3 August 2019 9:02 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: exposure draft - currency (restrictions on the use of cash) bill 2019

I kim gartlan object to any law that removes my right to use cash and demand the government restore confidence in the banking system by properly reforming the system, not by trapping people in the system so they can't escape policies like bail-in.