**From:** Cathryn Graso <graso.cathryn@gmail.com>   
**Sent:** Saturday, 3 August 2019 6:45 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the use of cash) Bill 2019

As a natural born citizen of Australia, a small business owner and a taxpayer, I wish to voice my deep reservations on the propsed bill (in subject line) and how it will impact on the innocent members of Australian society.  In fact I DO NOT WISH THIS BILL TO BE LEGISLATED IN ANY FORM, NO AMENDMENTS...NOTHING!!!

I have worked in financial institutions during my life, including post implementation of the 'Large Cash Transaction Report' for transactions in excess of AUD $10k....and I know that those involved in money laundering and tax evasion have and always will, operate outside of the system.

So the only individuals that will struggle will be our aged, because they can't use the card system (usually they have to enlist family to do this for them) - they distrust banks (and why not - they have emerged from the Royal Commission with barely a slap on the wrist and no repercussions) and they still feel comfortable paying for goods and services with cash (they grew up with it and they control their funds far better than our card 'indoctrinated' younger generations).

If this Bill goes through it will be another grave injustice perpetrated on all honest Australians by those elected to 'protect our rights'....those politicians who have been found to be of questionable morals/ethics.

Yours sincerely

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