**From:** Esther Harris <estherharris11@gmail.com>   
**Sent:** Sunday, 11 August 2019 10:32 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** SUBMISSION: EXPOSURE DRAFT - CURRENCY (RESTRICTIONS ON THE USE OF CASH) BILL 2019

I object to this bill because it is being introduced on the pretext of preventing money  laundering but could well lead  to a cashless society where, in the event of an economic down-turn, ordinary people will lose their savings through bail-in - to save the banks.The banking system is important but, as a result of the Royal Commission into the Banking System, government should be reforming the system, not forcing the people to use it.

it is time government started looking at real reforms to separate banks with deposits from speculations, rather than trapping people in a banking system where they can’t escape bail-in and negative rates of interest.

Esther Harris

83 Parer Street

Burwood 3125

[estherharris11@gmail.com](mailto:estherharris11@gmail.com)