**From:** Paul Lanagan <pdlanagan@gmail.com>   
**Sent:** Monday, 12 August 2019 5:06 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** BILL TO BAN CASH TRANSACTIONS ABOVE $10k

Dear Sir or Madam,

I wish to express my opposition to the ban on cash transactions over $10,000. I have seen no evidence that this will reduce tax evasion. I would like to see a cost/benefit analysis of the proposal. Can you provide a link to it? If there has been no cost/benefit analysis then there should be and it should be made public before proceeding further.

I suspect this bill is a preliminary step in removal of cash, and is a method of stopping a run on the banks when the government implements negative interest rates.

I think a more extensive publicity campaign should be carried out to ensure that the Australian people are able to fully appreciate the impact of your proposal, which I do not believe are in the public domain interest.

Yours sincerely,

Paul Lanagan