**From:** Robert Lipka <robert.pawel.lipka@gmail.com>   
**Sent:** Monday, 12 August 2019 11:19 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Cash payment limit objection

Dear Sir or Madam,

I would like to register my objection to the proposed bill: Exposure draft legislation for an economy-wide cash payment limit of $10,000

1. The bill is vague on how or through what mechanisms it will achieve the stated objectives. I see very obvious loopholes for how tax cheats, criminals and terrorists can avoid being affected.

2. The bill does not have strong, precisely stated or permanent protections for legal uses of cash payments above $10,000. Why should someone who is not avoiding tax, or engaging in criminal activity lose their right to use cash?

3. The bill introduces a cash payment limit that can then be lowered.

4. The bill is generally vague with the possibility of changes bolted on later with little oversight.

Regards,

Robert Lipka