**From:** dorothy lloyd <djlloyd64@hotmail.com>   
**Sent:** Friday, 9 August 2019 11:04 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission - Exposure Draft - Currency (Restrictions on the Use of Cash) Bill 2019

In rushing through the above  on a Friday afternoon, with minimal reporting, and allowing only two weeks for the public to make comment on this draconian proposal, the Morrison government has treated members of the public shamefully.  The proposal gives the government a way of forcing people to leave more money in bank accounts than they might wish to once we move in to negative interest rates.  Once again the current government is showing that  it is on the side of the big banks, with no thought for the citizens who  in good faith put them in power.  The move will not be  effective in stopping money laundering; banks and the large accounting firms have already been caught out helping clients to launder money on a massive scale.

Our government should  do some real work in reforming the banking system (the Royal Commission only scratched the surface)  and so helping  struggling workers maintain a decent standard of living instead of causing the average worker and tax-payer more stress.

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