**From:** A Lloyd <lloyda1989@gmail.com>   
**Sent:** Thursday, 5 September 2019 3:53 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency Restrictions on the Use of Cash Bill

We decline your mentallity that people using cash are all using it for illegal means, and must be money launderers etc.

The government is just using this as an excuse to decline it's citizens from the use of cash so that they can't get out of the banking system when the government decides to do a bail-in and start charging negitive interest rates just because the banking system is too greedy and doesn't know how to control it's resources.

We the citizens have a right to privacy when it comes to spending our money and should not be held to ransom purely so that the banks can steal from us at will.

Regards,

Asta Lloyd