**From:** Rose Mathews <narmmc@gmail.com>   
**Sent:** Sunday, 11 August 2019 3:32 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir/Madam,

**Re: Currency (Restrictions on the Use of Cash) Bill 2019**

I am writing to express my strong opposition to the draft:

I do not consent to the government passing laws that effectively force me to use private institutions to conduct my day-to-day activities. The banks have proven themselves to be criminal as we witnessed in the Banking Royal Commission.  
Our currency should be left to the individual, to use as they see fit and free from government interference. A banks only function should be to hold deposits, facilitate transactions and lend money appropriately.

I consider this bill to be an attack on our freedoms, rights and finances to spend our money as we choose. Why have our governments let the banks rip us off?

I object to any law that removes my right to use cash, and demand the government restore confidence in the banking system by properly reforming the system, not by trapping people in the system so they can’t escape policies like bail-in.  
  
It is highly improper for the Commonwealth to be implementing anti-competitive laws which would force citizens to use a particular good or service offered by a particular industry which, given the recent Royal Commission into Banking, has a dubious record in servicing customer interests.

The proposed bill is a major assault to our economic freedom in Australia and represents a significant curtailment to Australian civil liberties. The proposed laws would punish individual Australians as to how they spend their wealth and conduct their economic affairs in private.

This bill is an attack on our freedom and democracy it must be stopped.

Yours faithfully,

R.M.