**From:** Daniel McCulloch <daniel.mcculloch@live.com.au>   
**Sent:** Sunday, 11 August 2019 11:03 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Objection to Currency (Restrictions on the Use of Cash) Bill 2019

To whom this may concern,

I wish to submit my firm objection to the proposed ‘**’Currency (Restrictions on the Use of Cash) Bill 2019’’**.

My concern is that while this bill is purported to address tax leakage issues via the Black Economy, the true intent is to force people into the banking system in order to assert a monopoly over monetary policy, implement negative interest rates, and subject depositors to bail-in legislation as passed under the ‘**’Financial Sector Legislation Amendment (Crisis Resolution Powers and Other Measures) Bill 2017’’.**

Please let me be very clear... Innocent parties should not be penalised in any way as a result of the reckless conduct of the retail and commercial banking system in Australia, as evidenced by the final report as a result of the Royal Commission into Banking.

Regards,

Daniel McCulloch

Sent from [Mail](https://go.microsoft.com/fwlink/?LinkId=550986) for Windows 10