**From:** jlaussie@gmail.com <jlaussie@gmail.com>   
**Sent:** Wednesday, 7 August 2019 12:58 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

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| <https://cairnsnews.org>    Could you reassure me that the above law that you are trying to bring in is not for the reason of **bail-in and negative interest rates**    The Reserve Bank of Australia has aggressively slashed interest rates to 1 per cent,    and in the banking crisis that is brewing right now they will feel compelled to follow countries like Japan and Switzerland down past zero and into negative territory,    as the International Monetary Fund is recommending.    Will you be charging people to hold their money in Banks when they have no means of withdrawing that money if they do not wish to do so?    You have exemptions but those exemptions are not in the legislation but seperate which means they can be altered at will.    This Law should be dropped  because it it has sinister connotations as it stands.    Seriously concerned citizen,    Lorna Moore |
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