**From:** Ben Mcculloch <ben@mccullochconsulting.com>   
**Sent:** Friday, 9 August 2019 7:24 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

Manager

Black Economy Division

The Treasury

Langton Crescent

PARKES ACT 2600

Dear Black Economy Division,

I am writing to express my opposition to the draft:

· Currency (Restrictions on the Use of Cash) Bill 2019;

· Currency (Restrictions on the Use of Cash – Expected Transactions) Instrument 2019; and

· Currency (Restrictions on the Use of Cash) (Consequential Amendments and Transitional Provisions) Bill 2019.

I personally see this bill as a direct attack on civil rights.   I do not agree that a Government should have any power to remove the personal freedom of a citizen and the way they spend or transact their own money.  Especially as this bill will affect non-criminal citizens as well.   I cannot imagine that this is purely to stop criminals, it is obviously a step towards more control and the move to a cashless society.    It is also obvious that the RBA and central banks are trying to move to negative interest rates around the world (including Australia).   Therefore to stop Australian’s from doing a bank run , it’s pretty easy to see that putting rules on physical cash now will restrict people on how they choose to spend their money when this time comes.   I understand  that its currently not restricted for personal transactions but with this government and its track record over the last years,  I personally would not be surprised if this would change one Friday night just after 5pm I parliament.    I have also read that as the restrictions are stored in the Instrument and not in the actual bill, then changes can be made much easier without public knowledge or awareness.  It would be great if this can be clarified.   Just like the **Bank Deposit Bail In** bill that Australian’s are not even probably aware of where banks can steal your deposits to assist in a bank failure situation.

Therefore I am totally against this bill and what it stands for.  I think we have much more important tax evasion issues such **as concentrating on global companies and paying their taxes.**

I would also be a little worried about what type of surveillance would be required to pick up on these types of transactions.  How would the government be investigating and finding companies making these types of cash payments?  This could lead to another attack on privacy.

Therefore I am strongly against this new bill.

Regards

Ben Mcculloch

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