**From:** Chris Minifie <chris.j.minifie@gmail.com>   
**Sent:** Tuesday, 6 August 2019 12:56 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure draft - Currency (restrictions on the use of cash) bill

Dear sir/madam,

I hereby make a submission on the proposed legislation Exposure draft - Currency (restrictions on the use of cash) bill

I oppose the proposed legislation on the following grounds:

 1.  $10,000 cash is proposed as the amount that will trigger an offence, but this is only limited by regulation, so it can be radically changed at the whim of a government, even down to $1000 or less, or even other commodities such as gold. This will effect many more people than is being argued by proponents

2. It will not significantly impact the black market economy, so will not have the stated and desired effect

3. It will force people who do not want to pay bank fees and charges to do so. This will adversely disadvantage small business

4. It will restrict the freedom of people to use legal tender for no good reason. It assumes that anyone using $10,000 or more is a tax dodger, criminal or terrorist. Why should using cash be an offence? There are many other laws that can be used to deal with these people; it is a matter of enforcement, not further legislation

Regards

Chris Minifie