**From:** Mark Mitchell <kahfoops@outlook.com>   
**Sent:** Saturday, 3 August 2019 7:28 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To Whom it May Concern,

I wish to formally oppose any proposed changes and restrictions on the use of cash and the related bill.

The decision to support privately owned banks is appalling.  We should be free to arrange our financial transactions as we wish.

The onus on us to behave legally is quite sufficient and always has been.

Please do not change anything.  These changes always add costs that we do not need: accountancy, visa card, and chequing.  The banks price gouge at every turn.  This proposed change institutionalises their advantage.  Or will the bill mandate the removal of bank fees?

Your truly,

Mark Mitchell