**From:** Danny O'Grady <danny.ogrady7@gmail.com>   
**Sent:** Sunday, 11 August 2019 11:35 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Don't Punish Savers

It is obvious to those who know what this proposed cash ban is driven by - the fact that you will be implementing negative interest rates and you therefore want to avert any form of a future bank run.

Do you really think Australians will stand by and let this happen once the economy crashes? It's political suicide for all of you.

Do as they did in Iceland and let the banks fail...and those who took on more debt than they can handle - let them fail as well.

Don't punish savers for having money in their banks and don't pass this Bill - otherwise, you'll lose the financial voters. Which is most of us.