**From:** tpeltone@bigpond.net.au <tpeltone@bigpond.net.au>   
**Sent:** Wednesday, 31 July 2019 5:36 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

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| Dear Sirs/Madams    I just heard about this above mentioned law suggestion, and I totally object to any law that removes our right to use cash, and demand the government restore confidence in the banking system by properly reforming the system by bringing Glass-Steagall policy , not by trapping people in the system so they can’t escape policies like bail-in. Both bail-in and negative interest rates destroy confidence in the security of bank deposits.  This proposed law will be the first step towards  cashless society, which gives government with sophisticated AI more right to observe ordinary people's money management.  There are still situations where we need cash e.g. blackouts etc., so please drop this law.    Yours faithfully    Tuija Peltonen  U1/26 Bishop Street  Eagleby 4207, QLD  Email [tpeltone@bigpond.net.au](mailto:tpeltone@bigpond.net.au) |
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