**From:** Anna Pichoir <anna.pichoir@live.com.au>   
**Sent:** Sunday, 11 August 2019 12:40 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restriction in the use of cash) Bill 2019

I am concerned about this Bill that could allow government to determine what cash we are allowed to withdraw from the bank by reducing the amount further until cash is no longer available or tangible. I do not have a mobile phone that can be treated as a bank book. I do not have sufficient control or guarantee as to what I have in my digital deposit account. If the government continues with this I will then cancel by bank account and also my mobile phone. I do not believe in digital wallet as I cannot hold digital money in my hands because it is not physical, it is electronic.

Thank you