**From:** Eddie O'Gorman (edogorma) <edogorma@cisco.com>   
**Sent:** Friday, 2 August 2019 2:23 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the User of Cash) Bill 2019

Hi,

I completely disagree with this law, you are changing the law to force me to transact using the bank alone.

In this current climate with interest rates dropping and high debt there is a possibility of bank failures. I do not want to have my savings locked in a bank and then be exposed to bail-in laws.

Rather than attacking cash transactions wouldn’t it be better to go after the big multinationals who avoid paying local taxes.

Thanks,

Eddie