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From: Dr Susan Robinson <drsuerobinson@yahoo.com.au>   
Sent: Thursday, 8 August 2019 10:35 AM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: SUBMISSION re Currency(Restriction on the Use of Cash) Bill 2019

To the Manager Black Economy Division,

I am a criminologist by discipline but I am writing this submission as a private citizen.

I would like to raise my concerns about the Currency (Restrictions on the use of cash) Bill 2019. My concerns are:

1. RESTRICTION OF INDIVIDUAL FREEDOMS

I do not think the government should be over reaching into the daily lives of ordinary citizens. This proposed legislation is intrusive and removes freedom of choice, particularly from older citizens. The Conservative party is supposed to stand for individual freedoms.

2. MAILY AFFECTS LAW ABIDING CITIZENS

I understand the intent of the Bill and while I support the need to control money laundering and the black economy, I think that this proposed legislation will have little impact on the behaviour of criminals and will instead mainly affect law abiding citizens.

3. DISCRIMINATION

Such restrictions on cash should not go ahead until access to online financial services are protected from discrimination by legislation and people are guaranteed to have access to them as a right. Preventing anyone due to their political or religious views, must be prevented.

\*\*Ordinary people holding conservative and Christian views and beliefs are being prevented from accessing online financial services such as PayPal, Patreon, GoFundMe, MasterCard, Visa and others. This happens in the UK, USA, Europe and here in Australia already. If protections aren’t in place for such people then cash should not be limited, restricted or removed as currency.

4. PUNISHMENT FOR DISCRIMINATION

Online financial institutions that prevent people from accessing their services due to their political views or other personal characteristic should be severely punished and this should be legislated before any change is made.

5. OLDER PEOPLE

I am concerned that older people who prefer cash to electronic transactions will be negatively impacted and their freedom of choice taken away.

6. GIVES TOO MUCH POWER TO ONLINE FINANCIAL SERVICE PROVIDERS This proposed legislation opens the door for the removal of cash and for all transactions to be electronic. This gives online financial services enormous power which can be manipulated for political purposes.

7. There should be regulation of the online financial services sector to ensure it can be controlled by Australian law and keeping a percentage of the same in Australian hands.

Great care must be taken before introducing legislation to limit the use of cash and pushing people into using electronic financial services instead. I don’t think we have sufficient safeguards in place in Australia to protect people from arbitrary decisions made by online financial service providers to prevent them accessing online financial services. There also needs to be greater support and protection for older Australians before such legislation is introduced.

Regards

Dr Susan Robinson

South Australia