From: Ellouise Rothwell <ellouise.r@gmail.com>   
Sent: Sunday, 11 August 2019 9:43 PM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: Confidential - Currency (Restrictions on the Use of Cash) Bill 2019

I wish to state my opposition to the Currency (Restrictions on the Use of Cash) Bill 2019.

I believe that were this bill enacted it would cause harm to elderly retirees who rely on cash and lack experience and confidence with electronic banking.

I also believe that adopting a policy that forces people to keep cash in banks would create an unacceptable opportunity for policy makers to enact dangerous and harmful negative interest rate policies in the future.

Regards,

E Rothwell