**From:** Phillip Banks Pty. Ltd. <info@phillipbanks.com>   
**Sent:** Friday, 9 August 2019 10:54 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** OBJECTION TO SUBMISSION: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To the Treasury,

I object to the thrust and terms of this proposed submission.

Limitations to the People's use of cash is not something I support.

The honest use of cash as a means to transact, should remain an option and at the discretion of those who honestly own the money.

Use of a cashless transactions is acceptable for some things. But should never be a replacement for all options.

Robert Salisbury

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