**From:** mail@jeremyban.com <mail@jeremyban.com>   
**Sent:** Sunday, 4 August 2019 10:00 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Objection to draft Bill - Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir/Madam,

I **strongly object** to any proposition which bans consumers such as myself the freedom to use cash any way that I see fit.

In particular, I refer to the ***Currency (Restrictions on the Use of Cash) Bill 2019***, currently in draft form and open to public comment.

I do not believe that the ban on cash transactions over $10,000 will make a noticeable difference to the major players in the black economy (sophisticated white-collar criminals).

What I do think it will do is remove my individual rights to spend the money I work hard for outside of a private banking system.

The incomplete nature of the draft removes my ability to complete a thorough review.  Division 2 of the abovementioned draft is blank, containing only the words “To be inserted”.  Please complete the draft and allow us to review the completed draft.

The structure of the bill with accompany regulation also poses serious concerns.  I believe such drastic changes to my civil liberties should not be included in a regulation which can be so easily changed, please remove the regulation.

The inclusions and exclusions relevant to this bill are unclear.  Here are a few examples that are not clear to me:

* Are collectable coins that are also legal tender considered cash?
* Is bitcoin and other crypto currencies considered currency that is to be controlled?
* Is gold and silver sales going to be restricted?

What is also very worrisome is the means by which such a bill will be enforced.  I shudder to think how much spying on the public will be required to enforce such a bill.

Please do not pass this bill.  I object to any government forcing me to use a private company (bank). Afterall there is no public bank in Australia.

The use of this bill to accompany bail-in laws does not go unnoticed; nor does your preparation for negative interest rates.

Your sincerely

Jeremy Ban

Message sent via Atmail Open - <http://atmail.org/>