**From:** Ines Barson <ines.b@bigpond.com>   
**Sent:** Thursday, 8 August 2019 8:58 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission Exposure Draft – Currency Restrictions on the Use of Cash Bill 2019

This is a submission. I shall make only a few points due to the inadequate time given to the Australian people to fully consider the implications and ramifications of the proposed legislation. Below are some of my concerns. The list is not exhaustive.

\* The Banks are untrustworthy. The corruption and unwise loans that led to the 2008 financial crisis have not been addressed.

   It is shameful that a government can compel me, by pain of imprisonment, to deal with ANY private financial organisation.

\*  It has been established by credible research that tax avoidance and money laundering is done **overwhelmingly** by large corporations

    with the assistance of major consulting firms.

\*  The benign-seeming legislation can be changed by the Minister without returning to the parliament. The Regulations allow for this.

Ines Barson