**From:** Jahan H <atlantis\_79@hotmail.com>   
**Sent:** Friday, 9 August 2019 5:18 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency ( Restrictions on the use of Cash) Bill

Strongly Oppose a bill which reduces the rights of citizens.

This Bill is aiming to force cash to be only held in bank institutions which can force negative interest rates onto consumers.  This is a signal that the government is planning lowering interest rates well below 0.  Consumers must be free to choose alternatives and use cash, gold or other assets to safeguard their private wealth.

This Bill threatens to harm protection of private property for ordinary Australians.

Kind regards,

Jehan Hiramanek