**From:** Cordula Heckert <corduh@gmail.com>   
**Sent:** Sunday, 11 August 2019 7:23 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Subject: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

To whom it may concern  
  
Australia and the world are facing a new financial crisis, with financial authorities slashing  
interest rates and trying to stimulate the housing market to save the banks, which are in grave danger from their excessive mortgage lending and reckless and fraudulent lending standards.  
  
Global financial authorities expect Australia to prop up failing banks through “bail-in”—  
converting bonds and deposits into shares or writing them off which will enormously damage  
individual savers, businesses, charities, superannuation funds and all other enterprises which  
lose their funds.  
  
In light of the above situation, I strongly object to your proposed law that removes my right  
to use cash, and demand that the Australian government restore confidence in the banking system by properly reforming the system, not by trapping people in the system so they can’t escape policies like bail-in and negative interest rates.  
  
Yours faithfully  
Cordula Heckert