**From:** Patrick Morgan <morgan.w.patrick@gmail.com>   
**Sent:** Saturday, 3 August 2019 8:53 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft -- Currency (Restrictions on the Use of Cash) Bill

Hi there,

I am a 28-year old Australian who is against the policy of limiting/restricting cash transactions.

This is for the following reasons:

* This is inter-connected with bail-in laws to protect the banking system and allow them to do what we want with our money.
* I object to the forcing myself and other Australians to use banks over cash.
* Cash is legal tender. It is a direct product of the government, state and its citizens - not private individuals and banks.
* Loss of freedom for myself and other Australians as to how we use our money.
* Loss of freedom to opt out of using banks should negative interest rates be introduced, thus LOSING hard-earned earnings on top of all the tax we pay.
* Further introduction of a policing / nanny state.

Thank you

Patrick Morgan

Turner, ACT