

How to make a submission

How to write your submission

The Senate Economics Legislation Committee holding an extended inquiry on the [Currency \(Restrictions on the Use of Cash\) Bill 2019](#) and is taking submissions from the public. *Everybody* should make a submission. If you made a submission to the Treasury, send an updated version of that, citing any of the new information that has since come to light.

- Australia doesn't have a serious black economy problem, and [its black economy is actually shrinking](#);
- [KPMG and its cronies are behind the real black economy](#), which is multinationals avoiding tax and laundering money, not individuals and small businesses using cash;
- You should have the right to use cash for financial privacy, and to avoid bank charges and limit your exposure to bad banking practices;
- The IMF has revealed that the ulterior motive for cash restrictions is to trap people in banks so they can't escape extreme policies like negative interest rates; it will also expose bank depositors to "[bail-in](#)"—having their deposits confiscated to prop up the bank if it is in danger of failing.

The submissions deadline is 15 November, but don't delay—make your submission today! The reporting date is 7 February 2020.

If you do not want your submission published, write **CONFIDENTIAL** on the top of it in large letters.

When writing a submission there are a few things to keep in mind:

1. **Submissions can be as long or short as you wish.** You can simply voice your opposition to the bill and outline the reasons why.
2. **Your voice is important.** Every submission is looked at by the committee (whether they decide to publish all of them online or not). Be sure to outline, not only what the issues are, but how you think problems can be addressed, as the committee looks to submissions for ideas to make recommendations.
3. **Make it personal.** Introduce yourself or/and the organisation you represent and include *why you are making the submission* and *why you oppose this Bill*. Be sure to keep it relevant and highlight your own perspective.
4. **Keep it relevant** to the bill. Whatever points you wish to make to the committee, be clear how they connect with your opposition to the bill.

How to deliver your submission

Submissions can be delivered to the Committee in two ways:

1. Post your written submission to:

Senate Standing Committees on Economics
PO Box 6100
Parliament House
Canberra ACT 2600

or

2. Lodge your submission online:

This Committee prefers you to use the [Upload Submission facility on the Committee website](#). When you are on their [website](#) look for the button on the right hand side that says **Upload Submission**.

If you have trouble using the online portal you can email your submission to economics.sen@aph.gov.au and include "*Submission on Currency (Restrictions on the Use of Cash) Bill 2019*" in the subject line.

(Please make sure you include your name and contact details in the email accompanying your submission.)

You can call the Committee Secretariat on **02 6277 3540** for more general information about making a submission.