



Australian Citizens Party

Craig Isherwood, National Secretary

PO Box 376, COBURG, VIC 3058

Phone: 1800 636 432 **Email:** info@citizensparty.org.au **Web:** citizensparty.org.au

MEDIA RELEASE

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Pandemic is no excuse to ban cash

While Australian people and businesses are being understandably cautious about handling cash in this pandemic, the rumours that the World Health Organisation (WHO) warned against using cash are false and risk creating a false sense of security about paying with cards.

The Morrison government must therefore not use this pandemic as an excuse to ban cash, and businesses must have a care for the cohort of the population who use mostly cash, so they are not blocked from transacting for their daily necessities.

The Citizens Party and many, many others fought the government's \$10,000 cash ban for eight months before the pandemic effectively put most elements of the government's legislative agenda on ice. That fight revealed that contrary to expectation, the proportion of Australians who use cash was quite high.

There is a fear in Australia and around the world that governments which have an agenda to ban cash would seize on the public health emergency as a pretext to do so. This fear has been exacerbated by a misunderstanding that the WHO had warned against using cash due to its potential for spreading germs. Many businesses in Australia have acted on that misunderstanding and are already demanding payment exclusively by debit and credit card or phone. (Strangely, some of these same businesses are not yet taking other basic precautions, such as requiring staff to wear face masks and gloves.)

False claim

On 2 March, Bill Gardner in London's *Telegraph* wrote an article headlined: "[Dirty banknotes may be spreading the coronavirus, WHO suggests](#)". The article stated that "People have been warned to wash their hands after using banknotes—and if possible to use contactless payments instead". It reported that both China and South Korea disinfected bank notes as part of their efforts to combat the virus. That said, China did not attempt to ban cash.

The Telegraph's claims were a misrepresentation of the WHO, however. The WHO adamantly corrected the record in a response to questions from MarketWatch, reported on 9 March in "[World Health Organisation: 'We did NOT say that cash was transmitting coronavirus'](#)":

"The World Health Organisation pushed back Friday on a report that people should beware of cash as coronavirus spreads. 'We did NOT say that cash was transmitting coronavirus', WHO spokeswoman Fadéla Chaib told MarketWatch in an email. (The capital letters were Chaib's.) 'We were misrepresented', she added.

"The spokeswoman sought to clarify comments in a widely cited article in the UK media reporting that the WHO had said 'banknotes may be spreading the new coronavirus' and 'customers should wash their hands after touching banknotes because infectious COVID-19 may cling to the surface for a number of days.' The report in the British media said the WHO had suggested customers use contactless payments instead. 'WHO did NOT say banknotes would transmit COVID-19, nor have we issued any warnings or statements about this', Chaib said in an email. 'We were asked if we thought banknotes could transmit COVID-19 and we said you should wash your hands after handling money, especially if handling or eating food.' Doing so is 'good hygiene practice', she added."

Unfortunately the mainstream media hasn't reported WHO's rebuttal as widely as they reported the misrepresentation.

The Royal Australian Mint, however, has reported it, [in a 23 March release](#) issued to reassure the public. "Medical experts have confirmed that cash, including coins is safe to use—there is no evidence that either coins or cash spread COVID-19", the statement reads.

The Royal Australian Mint is the Australian government. Its statement is actually a very important public health warning, given that people may assume using cards instead of cash is automatically safer. The Mint explains:

"COVID-19 is transmitted through droplets caused by infected people coughing, sneezing or speaking, which can land on other people or common surfaces. You can be infected by breathing in the virus if you are within one metre of a person who has COVID-19, or by touching a contaminated surface and

then touching your eyes, nose or mouth before washing your hands.

“The best defence against these droplets is to avoid touching your face, sanitise the surfaces of any items that you touch, and regularly wash or sanitise your hands.

“This applies equally if you use cash or cash-free methods such as contactless payments. Be sure to also wash your hands after using phones, credit cards, keypads or touchscreens.” (Emphasis added.)

The Mint statement links to a [9 March cashmatters.org article](#) which explains: “All surfaces can, indeed, carry the virus or any bacteria, but reports that unfairly single out cash raises red flags since all surfaces (including food wrapping, cards, pin pads, mobile phones, banknotes, tables, keyboards, mobile phones and doorknobs) are all equally as risky. Coins, interestingly, are ‘are actually very bad environments for viruses to survive’, says Dr Christine Tait-Burkard, an expert in infection and immunity [Roslin Institute at the University of Edinburgh].”

The Royal Australian Mint is urging Australian businesses to keep accepting cash so people who depend on it can still transact:

“Being able to keep using cash during this period is vitally important for many people, particularly disadvantaged people such as those with literacy issues, on low incomes, and without regular access to phone or internet services.

“We urge retailers not to discriminate against people who prefer to use physical currency and to continue accepting cash to ensure people have access to the goods and services they need. Refusing cash could put an unnecessary burden on people who depend on cash as a means of payment.”

Hopefully the Morrison government takes notice. Morrison’s cash ban was a naked attempt to trap people in banks. Cash is an alternative to banks, and the banks want it gone. In fact, right now Australia’s banks are putting heavy restrictions on people being able to access their own cash, and they are damaging businesses such as cash-in-transit, ATM service and local currency exchanges which help people access cash. The Morrison government should heed these statements from the Mint and experts, and order the banks to supply cash to customers who ask for it.

The Citizens Party is campaigning for a national bank, like the original Commonwealth Bank, to both regulate the private banks in order to rein in their abuses and to be a vehicle for public investment in building the infrastructure and reviving the industries that are the core of a productive economy. Click here to sign the new petition: [For national survival, Australia needs a national bank—now!](#)