



Dear Elizabeth,

**Our Company supplies Tamper Evident products for all Banks /and its customers' in Australia and New Zealand , plus the major Cash In Transit companies'**

**We are in a unique position to see the downward usage of cash and Cheques in the Australian New Zealand business environment.**

**I thought I would provide an overview as to how we see it, plus with consulting with similar parties to me around the world for a Global view..**

**The question is "Cash still accepted in Australia?"**

Legal Tender Laws: Australian Bank notes and coins are legal tender throughout Australia

Generally, a business is obliged to accept cash for transactions, unless an alternative payment method is clearly specified before the transactions take place (such as online purchases).

Is Australia about to go cashless?

It has been suggested by some Banks Australia will enter into a cashless society by 2030 or before..

Why wont it work?

Sweden were the first that it was going cashless, then reversed the decision.

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Elderly people may be less comfortable with tech and less able to make a switch from physical currency.

Rural communities could also be left vulnerable, because of poor broadband and mobile connectivity. People on low income or debt tend to find cash easier to manage too.

Youth are now budgeting with cash due to Banks strict viewing of an applicant's discretionary spending, often 'out of control' when they don't see the cash they're spending.

Is New Zealand going cashless? Will New Zealand ever become a cashless society?

While there might be noises in Australia about going cashless within the next few years, Maintaining a cash system

"is both a current and future need", according to Ian Woolford, the director of Money and Cash at the Reserve Bank.

It could be argued that the use of cash should be deemed an essential service in law, as many individuals rely on cash for their day-to-day transactions.

Cash is a universally accepted form of payment and is essential for those who do not have access to credit cards or other digital payment methods. Additionally, cash is important for individuals who prefer to maintain their privacy and anonymity when making purchases.

However, the increasing popularity of digital payment methods and the rise of contactless payments have made cash less essential in some contexts;

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Therefore, whether or not the use of cash should be deemed an essential service in law may depend on the specific needs and circumstances of the population in question.

Ultimately, it is up to lawmakers to determine the importance of cash as a form of payment in today's society.

We believe it should be made an Essential Service in law, as in most USA States.

Financial services, including access to cash, are considered essential services. This means that banks, credit unions, ATMs, and other financial institutions that provide access to cash and financial services are considered essential, and are allowed to operate during emergencies or times of crisis.

During the COVID-19 pandemic, for example, financial institutions were deemed essential services and allowed to remain open to ensure that individuals had access to cash, banking services, and other financial resources. Additionally, ATMs were considered essential and continued to operate to provide individuals with access to cash.

While cash itself may not be deemed essential, the services and infrastructure that support access to cash, such as financial institutions and ATMs, are considered essential services as in the United States.

We believe sporting grounds, Arenas, sporting events etc which will not accept cash, be made to accept it for payment of services, if offered.

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John Hetheron (Director Of Sales)

We believe that Cash should be deemed an “Essential Service’ in Law  
The Byproduct is the survival of a the Cash in Transit Industries , and  
those allied to it, and may find the economics favourable as cash  
became more prevalent, and the Banking Industry not being so  
opposed in supporting them, for their essential service in providing a  
product (Cash)Australia Wide being an Essential Service in Law.

**Kind Regards,**

**Philip Rolls**

**Managing Director**

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