

Dear Madams, Dear Sirs,

I am writing concerning your call for wanting to know business's and private people's opinions about whether cash should be legally protected as a method of payment or to scrap it all together.

In my opinion it would be foolish by any government to not protect cash as legal tender. Furthermore I am all for it to make it a legal requirement to all businesses to accept cash payment and force banks to not increase their fees for paying in cash like the NatWest bank did during the pandemic.

If not anything what the recent event of the IT outage has shown how vulnerable a society becomes if it totally relies on online financial services. Making us completely dependent on a power source and on the Internet does not just make organizations and private persons vulnerable but the government itself.

In times of increasing wars and social unrest which I believe we live in at the moment, governments make themselves vulnerable to being subjected to blackmail by other governments and big powerful sectors like the tech/digital sector and the financial sector. For example: While the West has placed sanctions on Russia and has ceased trading with Russia, blocking them to be able to do any financial transactions, closing bank accounts to Russians etc., the same could happen to any country for any reason if the circumstances are right. So what would a government do without any physical methods of payment and what would the government do with its population not able to pay anything with a physical method of payment? Such scenarios, for example a sabotage by cutting electricity causing a blackout or stopping the internet working in its entirety perhaps may seem highly unlikely but nothing is ever impossible and what may be impossible today, may become possible tomorrow.

Also I do not wish to become a totally transparent citizen by having every single transaction I do, recorded digitally and therefore every move I do in this world is somewhere recorded digitally and therefore I am trackable and traceable all the time. I do not believe in data protection but believe that the best protection for my data not to be misused, is , NOT putting my data out there digitally. On this note, I would like to remind ministers on the "Cambridge Analytica Scandal" which exposed that the UK government has grossly impaired on people's decision making whether to stay or leave the EU.

How can we ever make our own judgments in a "democratic country" which does not protect peoples rights but instead use the data being sold, in this case by Facebook, to influence people's decision making. The removal of cash would be just another step towards the trend of total control and power by governments and big corporations. According to our democratic principles, which are strongly based on the Human rights, I do wish the government to protect such for myself and the other citizens and would like to remind you on this occasion, you do live of people's tax and therefore work for the people and not for big corporations. This may sound very strong but I am frank here and would also like to draw your attention to the fact that people's trust in governments in western countries is slowly but surely eroding and has quickly accelerated during the

pandemic. This is not my opinion but it was evaluated through surveys by other western democracies. While this does not apply to Jersey, it certainly shows the trend.

The removal of cash would mean an encroachment of the following Human Rights:

- Freedom of choice
- Freedom of movement
- Right for privacy
- Freedom of expression

With the removal of cash the breeding ground for a society like the Chinese or Russian communist governments would be laid and we would move further away from our democratic principles.

I hope this gives you some thought provoking considerations. The last four years has seen the development of removal of freedom of speech and what the removal of cash could further foster this.

Kind regards

Agnes Banach