

Alf David Arber.



25/7/25.

To the Council of Financial Regulators and the ACCC,

I support your proposal to establish a regulatory framework for cash distribution in Australia. As someone who consciously chooses to use cash for all daily transactions, I welcome this movement to protect its availability as an essential public good. This is not merely a question of infrastructure, but of equity, dignity, and the moral texture of our common life.

Yet I urge you to go further—not only to preserve cash access in principle, but to secure its practical use, cultural legitimacy, and rightful place in the civic order.

Access Without Use Is No True Safeguard.

While the framework seeks to ensure the flow of physical currency, it does not yet secure the public's ability to offer and receive cash in daily commerce. Increasingly, Australians find their legal tender declined at the counter—especially in urban centres but increasingly even in rural ones. This is disorienting and unjust.

Recommendation: I urge the inclusion or encouragement of protections for cash acceptance in face-to-face transactions. Such a measure would ensure that those who rely on or prefer cash—elders, the unbanked, and others—are not quietly excluded from daily life.

Cash as a Humane and Grounded Form of Exchange.

Cash offers more than an economic function. It allows us to transact with immediacy, with finality, and with human presence. It is local, embodied, and free from the abstraction and surveillance that increasingly define modern commerce. Many of us regard it not merely as a tool but as a symbol of trust, neighbourliness, and moral clarity.

Recommendation: Embed in the policy framework a commitment to public education and awareness, not merely to defend the infrastructure, but to restore cultural confidence in the use of cash. This includes articulating its value in times of crisis, its budgeting utility, and its role in social cohesion.

A Preferential Option for the Margins.

The proposed regulatory protections—particularly around rural access, pricing fairness, and service continuity—are heartening. But such protections must be actively enforced, not merely offered in principle. Without attentive stewardship, whole communities can be left stranded in a silent withdrawal of services.

Recommendation: Establish a visible, enforceable mechanism by which the withdrawal of cash services (branches, ATMs, CIT routes) must be publicly justified and mitigated—especially in regional, remote, and vulnerable communities.

A Final Reflection.

Cash is not obsolete. It is enduring. It remains the only form of public money available to all, without gatekeeping or fees. It connects us in real time, with real substance. To protect it is to

protect human scale, economic plurality, and a vision of society that honours the least as well as the privileged.

I commend your efforts to treat cash as a form of national infrastructure. But I encourage you also to see it as part of our civic and moral ecology—a quiet but indispensable thread in the fabric of a just and humane society.

Yours faithfully,

Alf David Arber.