



Australian Citizens Party

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MEDIA RELEASE

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Your grandma is next! Fight Morrison's creeping cashless economy agenda

The Senate on Wednesday 7 October will vote on the Morrisons government's bill to extend the trials of the Indue cashless welfare card. These trials are part of the government's and banks' creeping cashless agenda, to force Australians into electronic payments and effectively trap them in banks. The government's bill to ban cash transactions over \$10,000 is part of the same agenda. While Australians angrily reacted in huge numbers to the \$10,000 cash ban, which sparked an insurrection against the bill in the government's own ranks, too many have failed to recognise the cashless welfare card is a foot in the door for the same agenda. If you oppose the push to a cashless economy, call cross-bench Senators Jacqui Lambie, Stirling Griff and Rex Patrick before Wednesday to demand they oppose the bill.

Don't fall for the justification that the Indue cashless welfare card ensures welfare recipients in highly disadvantaged communities spend their money responsibly and not on alcohol and cigarettes. The card is a totalitarian technological short-cut that is a substitute for addressing the real causes of welfare dependency and drug and alcohol abuse in disadvantaged communities. It is also a trial of a program that is intended to be rolled out Australia-wide, which will include recipients of the aged pension. The government falsely and insultingly calls the pension "welfare", when in fact it is a payment for which pensioners have contributed all their lives. The trials currently include recipients of disability and carers payments.

On [11 September 2019](#), the Citizens Party exposed how the Indue cashless welfare card is part of the broader push for a cashless economy:

The Morrison government's cashless welfare card, and draft \$10,000 cash ban bill, are part of the program to force Australians into a cashless economy system that will enable the private banking cartel and government to "monitor and measure"—their words—the financial activities of every Australian. ...

In 2012 the RBA [Reserve Bank of Australia]—the high priests of the financial system who conjured Australia into a debt and real-estate bubble, and now use monetary policy solely to pump more debt into the bubble to prop up the banks—conducted a review of the payments system, using its legislated powers, unique among central banks, to promote "efficiency and competition" in the payments system. That review led to the establishment of the Australian Payments Council (APC), which was founded by the Australian Payments Clearing Association (APCA, now Australian Payments Network) to "promote a strategic agenda for the Australian payments system through industry collaboration". The APC set out to create the platform for "real time" electronic payments clearing (including peer-to-peer consumers instantly paying each other through their phones), which is the infrastructure for a cashless economy. This idea became the New Payments Platform (NPP), and to coordinate the project and "industry efforts to bring it to life", APCA engaged global accounting giant KPMG.

The NPP is now up and running, although in a fledgling state. It is jointly owned by 13 of the biggest financial institutions in Australia. Extraordinarily, the RBA itself is one of the owners—a massive conflict of interests for Australia's central bank to effectively be in a business partnership with the private institutions it is supposed to regulate. Another curious name on the owners' register is Indue, the private corporation that holds the contract to manage the government's cashless welfare debit card, for which Indue is paid \$10,000 per card to administer, and which the government wants to roll out Australia-wide.

While KPMG was coordinating the NPP, its former boss, Michael Andrew (now deceased)—the only Australian to ever become the worldwide boss of one of the Big Four global accounting firms—was chairing the government's Black Economy Taskforce. In the Taskforce's 2017 report, Andrew recommended the \$10,000 cash ban to: "Move people and businesses out of cash and into the banking system, which makes economic activity more visible, auditable and efficient." In other words, to force Australians on to the NPP!

With the Indue card the government is picking off welfare recipients to be the first forced into their cashless regime, but your grandma is next. Meanwhile the banks are succeeding in using the

pandemic disruption to advance their plans to reduce cash use and make people more reliant on electronic payment systems.

Here's the good news: although it's officially still in the Parliament as a bill, the government's \$10,000 cash ban has stalled. The government has gone very quiet on the issue, and that is entirely due to the huge public backlash they received after unveiling the bill last year. The Australian people fought them back, but must continue to do so every time the government tries to push the cashless agenda. This cashless welfare card bill is one of those times, so the Citizens Party is calling on concerned Australians to contact the three cross-bench Senators before Wednesday to insist they oppose this bill.

Senator Jacqui Lambie	Ph: (03) 6431 3112	Email: senator.lambie@aph.gov.au
Senator Rex Patrick	Ph: (08) 8232 1144	Email: senator.patrick@aph.gov.au
Senator Stirling Griff	Ph: (08) 8212 1409	Email: senator.griff@aph.gov.au

Click here to sign the petition: [For national survival, Australia needs a national bank—now!](#)

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