

To the Economic and International Affairs Scrutiny Panel,

I am writing to inform you of my reasons why I demand the continued use of cash.  
Please see below:

1. Cash is universally accepted and no need for inconsistent or potentially failing technology and electronic infrastructure
2. Cash eliminates the risk of identity theft or data leaks which has recently been a problem in Jersey
3. Cash is legal tender and it is our right to use cash when we want.
4. Cash minimizes risks associated with cyber fraud and hacking.
5. Cash helps small and local businesses avoid high transaction fees and delays associated with digital payments.
6. Cash allows individuals to physically manage their money, making budgeting and controlling spending easier.
7. Cash provides a dependable payment option during power outages, system failures, or in areas with limited digital infrastructure.
8. Cash supports the right of individuals to choose their preferred method of payment.
9. Cash offers a straightforward, easy-to-understand method of transaction that doesn't rely on devices or technology.
10. Cash is universally accepted and does not require technical literacy or access to technology.
11. Cash preserves traditional practices and trust associated with physical currency.
12. Cash can be quicker for small, everyday purchases, avoiding delays from card processing or system lag.
13. A cashless society would mean no more tooth fairy or piggy banks.
14. I want to be able to give my children cash pocket money particularly as it gives them the value of money and helps them learn to count.
15. I want to be able to give cash in birthday cards as gifts.
16. I still want the ability to buy and sell second hand goods from other individuals
17. I like to make cash donations in person to hungry or perhaps homeless people so they can instantly buy food and drink.
18. I want to ensure that all individuals, including those without access to banking services, can participate in the economy.
19. I don't want any price increases from retail outlets that are asked to pay for card processing machines.
20. All individuals have the inalienable right to privacy and we can only have that using cash.
21. I prefer using cash as it has been part of my culture and traditions for centuries.
22. I do not want CBDC's as this will be traceable, can be restricted, another entity will have control over my sweat money and even accidental restrictions could cause problems.
23. Data is the most valuable currency these days and I don't want my personal data getting into the wrong hands.

If you would like more information, please do not hesitate to contact me.

Kind regards

Agnieszka Zdzenicka