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THIS IS MY WRITTEN SUBMISSION IN RESPONSE TO RBNZ's "DIGITAL CASH IN NEW ZEALAND" CONSULTATION REQUEST.

OVERALL CONCLUSION: *I do NOT want and will not accept or use a RBNZ "digital cash" (CBDC) system. The following points are factors influencing this decision:*

1. DEEPLY FLAWED+DECEPTIVE SURVEY: I could not meaningfully complete your "survey" because it was so biased, (A) conflating physical cash with what you call "digital cash" (which would in reality be a form of Central Bank Digital Currency (CBDC), and (B) confusing existing forms of electronic cash equivalents like EFTPOS with your proposed "digital cash" (CBDC). There was no space provided to write in our concerns, and no way to simply reject the whole notion of a RBNZ-issued CBDC. If this terrible survey design was intentional, shame on you; if it was the result of incompetent design, then it does not inspire confidence in RBNZ's ability to issue and manage a digital money system.
2. CONFUSING TERMINOLOGY: "Cash" means a physical form of legal tender, used for in-person payment for goods and services. "Digital cash" is an oxymoron, a contradiction-in-terms. The RBNZ-issued "Digital cash" should be more accurately termed an "Electronic cash-equivalent," commonly known as a Central Bank Digital Currency (CBDC).
3. New Zealand already has a perfectly functional electronic cash-equivalent, known as EFTPOS, and Credit/Debit cards issued by private banks, credit unions, and building societies. There is no need for a CBDC issued by RBNZ.
4. What trust RBNZ currently has from the public is based on the fact that it does *not* issue money. For RBNZ to get into the business of issuing currency while also serving as overseer/regulator, would raise serious questions about conflicts of interest.
5. Some ADVANTAGES OF PHYSICAL CASH that CBDCs cannot guarantee include:
 - A. Privacy of transactions.
 - B. Convenience for small transactions in real time.
 - C. Require no identification or further record-keeping.
 - D. Not programmable, trackable, or subject to social credit scorekeeping or restrictions.
 - E. Require no special equipment to process.
 - F. Not subject to power outages or digital equipment/network failures.
 - G. Simple and convenient.
 - I. Useful for teaching children to calculate/budget, and to keep older brains active.
6. CONCERN ABOUT POTENTIAL FOR PRIVACY VIOLATION+SOCIAL CONTROL USE: Despite assurances to the contrary, a CBDC is programmable, subject to surveillance, and subject to control or restriction on use, by RBNZ or other government agencies. Of special concern is the potential for linkage to digital identification and medical surveillance, which could lead to severe violation of human rights and freedom to use our own resources as we see fit.

IN SUMMARY: Any RBNZ-issued digital currency is a very bad idea and needs to be abandoned immediately.