## **Opening Statement**

Bundaberg Awareness Group is a community collective who have actively been working in Bundaberg helping people access information about the cashless card and listening to community concerns. We have also been active in seeking signatures for petitions with both Leanne Donaldson and the No Cashless Card Hinkler Group.

Today we would like to point out issues with community inclusion, community concerns, the lack of community consultation and information availability, as well as key issues we feel are negative pertaining to the implementation of the Cashless Card.

## Hearing

I appear today as a founding member and organiser of Bundaberg Awareness Group, a collective community group focused on providing information to the public such as the Indue Terms and Conditions, Orima Reports, as well offering accessible information from government web pages and sharing information and news through social media, doing what we can to allow people in our community to be informed and aware of how the Cashless Card works and how it has affected current trial sites. Our group will also be represented by Sharon Feerick today. I will not be placed on the card if it is applied to the Hinkler electorate, but I feel that myself and my community will be impacted directly by its implementation.

Over the past four months since the announcement of a proposed trial site being considered for Hinkler, we have heard from many people and found quite an extensive array of different issues, but today I would like to bring up a few of the major points of concern, as trying to explain the many variable circumstances not considered by the card, would take more time than I am afforded here today.

The one primary concern is that of community exclusion, and this can be given example to by such means as regional shows, multicultural and food festivals, school fetes and sporting events, local markets, as well as the regional tourist and historic events that showcase the region we live in such as the recent 'Spirit of Bundaberg', 'Crush Festival' and 'Lighthouse Festival'. The vendors at these events are primarily cash-based and with little access to cash for Cashless Card participants, could effectively exclude them from being able to participate and interact with the community equally.

This would also carry over with local trade found in social networking groups. Many people including those who receive a form of income support frequently use these means to access cheaper items at a lower cost to the buyer. These groups are a primary choice for people on low incomes and with limited access to cash, it would almost stop the local trade, ensuring reasonably priced appliances and necessary items would be needed to be purchased at full retail prices, disadvantaging those who are already imposing frugal measures to stretch every cent to meet current living expenses.

Many other concerns are being discussed at this point in time, but recurrently and frequently we hear of issues pertaining to possible crime increases, property value decreases and insurance costs elevations, the opening of black market trading swapping purchases for cash, alongside those willing to take advantage of participants facing hardship and desperation in these proposed circumstances.

Many also fear that the appearance of the region will also be tarnished with it becoming a Cashless Card site, negatively affecting our tourist economy and future decisions of those who wish to settle in the area, with the region being portrayed as an area that needs income management for our social security recipients in the community due to drug and alcohol abuse and gambling addictions, all labels inaccurately associated with the Cashless Card.

Bundaberg, as well as other regional centres around Australia, rely on the industry and primary produce to create local and iconic products, as well as the tourist trade that boosts the economy, whilst allowing visitors to enjoy the wonderful places we live in. To remain a part of Australia's image of a great country, we cannot segregate and show difference to any citizen of this country, to do so would show disdain for those who are on any form of income support, separate the civil bonds that hold our communities together as well as attaching to any participant using the cashless card, a label that they must carry each time they make a choice as a consumer.

During our frequent discussions with the community, we have heard that the majority of people believe that the blanket approach to the Cashless Card will be ineffective in combatting the issues that the card is designed to target. The community feels that the compulsory nature is not only unfair but also ineffective in meeting key target issues and also increases the cost to the Australian public. Our community believes a voluntary, or evidence-based approach would not only be more effective at reducing the problems that our community faces, but also reduces the cost to the people of our country.