



MANDATING CASH ACCEPTANCE THE TREASURY

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Mandating Cash Acceptance

Consultation Paper

Australian Treasury

About MDAA

The Multicultural Disability Advocacy Association of NSW (MDAA) is the peak body in NSW for all people with disability (PWD) and their families and carers, with a particular focus on those from a culturally and linguistically diverse (CALD) and non-English Speaking (NES) background with disability.

Our vision is a society where everyone regardless of background or disability feels welcomed, included and supported.

Our aim is to promote, protect, and secure the rights and interests of people with disabilities.

MDAA works within a cultural sensitivity framework to ensure the safety, comfort, and well-being of our diverse clients.

At MDAA, we provide support in the form of Individual Advocacy, with the aim to build the capacity of CALD people with disability and ensure that the rights of individuals are promoted and protected.

MDAAs other services include Systemic Advocacy, NDIS Appeals and Reviews Advocacy, and ongoing projects including The Aged Care Volunteer Visitor Scheme (ACVVS).

About this Submission

MDAA welcomes the opportunity to provide this submission in response to the Australian Governments Treasury consultation paper on Mandating Cash Acceptance. As a state-wide peak body representing CALD people with disability across New South Wales, MDAA is uniquely positioned to offer insights into the challenges and opportunities that exist in delivering equitable services and supports. Our submission is informed by consultation with our clients and industry professionals, highlighting key areas of MDAAs support along with offering MDAAs unique perspective on the proposed mandate.

MDAA's dedication to promoting and protecting the rights of people with disability, includes ensuring that individuals feel safe when engaging in everyday transactions and ensuring the availability of choice. This paper discusses the proposed definitions outlined in the consultation paper, along with options for the mandate, and measures to support the initiative in line with the consultation questions.

Importance of Cash Acceptance

MDAA supports the consultation paper's recognition of the need to ensure that cash remains a valid and valued form of payment in our society. This is particularly critical for CALD people with disability, who often rely on cash as a budgeting tool and a secure means of transaction. For many, the choice to use cash is not simply a preference but a necessity, ensuring they can manage their finances independently and avoid financial distress.

Many people with disability, particularly those with cognitive, intellectual, or psychosocial disabilities, use cash because it provides a tangible and visual way to track spending. Unlike digital transactions, which can feel abstract and difficult to monitor, handling physical money allows individuals to clearly see how much they have left, reducing the risk of overspending. For those with limited numeracy skills or who find online banking systems inaccessible, cash is a practical and empowering tool. Additionally, people with disability who rely on carers or support workers for transactions benefit from using cash, as it allows them to maintain financial control by handing over exact amounts rather than sharing access to a debit or credit card, reducing risks of financial abuse.

Digital exclusion remains a significant issue for people with disability due to a range of factors, including inaccessibility to devices, limited digital literacy, and disabilities that prevent engagement with online banking. Ensuring businesses continue to accept physical currency is vital to preventing financial exclusion and safeguarding access to essential goods and services.

CALD small businesses, which often serve as cultural and social hubs, also require the mandating of cash acceptance. Many operate on a cash-only basis due to deeply rooted financial experiences, including distrust of banking systems stemming from economic instability in their home countries. For CALD people with disability, these businesses provide not just culturally appropriate goods but also a safe space where they can confidently manage transactions using cash without technological barriers. However, cash-only businesses often face stigma, with assumptions of outdated practices or financial misconduct. Recognising their role in financial inclusion is essential to shaping equitable policies that respect diverse economic needs.

Cash mandate scope and application

MDAA supports the proposed mandate scope and application, particularly its relevance to 'corporations in trade or commerce.' It is essential that the definitions in the proposed mandate are specific and well-explained to avoid confusion during implementation. Additionally, the mandate's application must be explicit and easy to understand to ensure its efficacy and longevity.

When discussing the imposition of a dollar or time limit on businesses, it is essential to consider the differing needs of communities in metropolitan, regional, and rural

Australia. A time limit on cash acceptance, for example, raises concerns about access to essential goods and services outside of standard business hours. If a CALD person with a disability requires an essential good or service, such as from a late-night supermarket or 24-hour pharmacy, and can only pay in cash, they risk being excluded, leading to increased financial and social isolation. A dollar limit, however, may be less confusing to clients as similar limits already exist in some businesses.

Impacts and implementation

The most effective way to educate businesses and CALD people with disability about the mandate is through community-led approaches. Providing information in multiple languages or easy read format and delivering it in a culturally appropriate manner ensures greater accessibility and understanding. Many CALD people with disability face additional barriers to receiving critical information due to language differences, digital exclusion, and unfamiliarity with mainstream communication channels.

Engaging multicultural media, community organisations, and disability advocates to share information in accessible formats will promote awareness and ensure that CALD people with disability can exercise their rights. Additionally, graphic commercials with clear, visual messaging explaining the mandate—including information about who it affects and why it is being implemented—would improve outreach to both businesses and individuals, increasing compliance and fostering a more inclusive society.

Additional recommendations

If cashless systems become more prevalent in the future, they must be designed with accessibility at the forefront. This includes ensuring user-friendly interfaces, clear multilingual communication, and support for individuals who may require assistance with digital transactions.

Businesses that provide both cash and cashless options in an inclusive, non-restrictive manner will foster a more equitable society—one that respects the diverse needs of all customers, including CALD people with disability, without pressuring them into financial practices that may not be accessible or suitable for their circumstances.

Conclusion

Cash remains an important aspect of our society's economy, aiding countless individuals and families in their everyday lives. MDAA supports the effort to introduce a cash acceptance mandate to ensure that all Australians can access essential goods and services in times of natural disasters, network blackouts, and in regional and rural Australia. Individuals must have the choice to carry out transactions by cash or card if they wish, and this choice must be protected.

MDAA thanks the committee for considering feedback regarding the mandating of cash acceptance and would welcome the opportunity for further discussions.