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## About us

The Justice Centre for Constitutional Freedoms ([www.jccf.ca](http://www.jccf.ca)) is a registered Canadian charity.

Our vision is a free society where governments uphold human dignity by respecting *Charter* rights and freedoms, and where Canadians can realize their potential and fulfil their aspirations.

Our mission is to defend the constitutional freedoms of all Canadians through litigation and education.

## Support our mission

Together, we can secure a future of freedom for Canada. The Justice Centre does not ask for or receive any government funding.

Please visit [www.jccf.ca/donate](http://www.jccf.ca/donate) to donate online, or send an e-transfer to [etransfer@jccf.ca](mailto:etransfer@jccf.ca), or mail a donation to 253-7620 Elbow Drive SW, Calgary, AB, T2V 1K2.

You can also phone us at 403-475-3622.

Donations are eligible for official tax receipts. You will receive an official tax receipt in February following the year in which you donate!



# Central Bank Digital Currency

Governments and central banks across the globe are using CBDCs to track and program financial transactions.

Your privacy, security, and autonomy are at risk.

You can make a difference.



**Justice Centre**  
for Constitutional Freedoms

## What is a central bank digital currency?

A CBDC is a digital form of a government-issued currency. A CBDC is created, owned, and regulated by a government's central bank.

Today, more than 130 countries are exploring CBDCs, and more than 65 countries are already in advanced stages of implementation. Governments around the world want the public to believe that a CBDC will deliver greater innovation, convenience, access, and security.

But, that's only half the story. A CBDC could lead to a "social credit" system as now used in China, in which the government has full control of your financial life and punishes any dissent.

Do you want the government to have the power to punish you for the "wrong" purchases, donations, and behaviours?

Canadian governments, government agencies, and banks are not afraid to interfere with your finances.

In 2018, Statistics Canada proposed to capture individual-level financial transactions data on 500,000 Canadians, which would have effectively created a massive database of personal banking information. In 2022, more than 250 Canadian bank accounts were frozen after account holders made donations to a peaceful protest.

## Why are we concerned?

**Privacy** – A CBDC could usher in a cashless economy where all transactions are traceable and subject to government surveillance, as they could see all your spending, investments, and donations.

**Autonomy** – A CBDC could be programmed to determine when, where, and what you can buy. Governments could also freeze your money at will if you step out of line.



**Access** – A CBDC threatens the financial inclusion of those who depend on cash, such as the homeless, disabled, and those with limited technological literacy.

**Security** – A CBDC amplifies growing cybersecurity threats, and could lead to identity theft, privacy loss, stolen funds, and other forms of fraud.

**Accountability** – A CBDC expands governments' control of money, allowing them to spend billions of taxpayer dollars without transparency and accountability.

## What are we doing?

The Justice Centre is leading Canada in research on how emerging technologies impact rights and freedoms. Read our report, "Central Bank Digital Currency: What it is and how it could impact your privacy, security, and autonomy," at [www.jccf.ca/reports](http://www.jccf.ca/reports).

The Justice Centre has launched a petition to "Keep cash legal and accessible." Add your signature at [www.jccf.ca/petitions](http://www.jccf.ca/petitions).

## What can you do?



**Use Cash.** As Canadians increasingly rely on digital payment methods, they risk losing cash. Using cash is the best way to protect it.



**Spread the word.** Give this brochure to your family, friends, and neighbours, and share the digital brochure online: [www.jccf.ca/CBDC-brochure](http://www.jccf.ca/CBDC-brochure).



**Get active.** Contact your elected officials, sign our petition, or run for office.



**Support our work.** Justice Centre reports and advocacy actions are only possible because of our generous donors. Donate to the Justice Centre to defend your rights and freedoms at [www.jccf.ca/donate](http://www.jccf.ca/donate).