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Submission: I am an individual with concerns regarding the reform of the existing fare structure. In the past, I was able to purchase an annual train ticket with an approximate discount of 7.5%. After the change, the existing structure allows free travel after eight trips in a week. However, the new proposal does not seem to benefit me at all. I travel to and from work 5 days a week from Blacktown Station to Circular Quay Station and the return fare is \$12.92 per day which equates to \$64.60 per week and \$3,359.20 per year. As compared to the old paper system, the new proposed structure will be over \$1,000 more expensive per annum (from memory, the yearly ticket was just over \$2,000 per annum). The trains between Blacktown Station and the City are always full so many commuters, like myself, will suffer under your new proposed changes. The roll out of the new existing structure would have gone through stringent reviews and surveys with, I believe, a substantial administration cost and yet in less than 2 years, a new structure is being proposed. Can you please tell me how the new proposed changes will benefit frequent commuters like myself?