

To whom it may concern

Please note I travel from Penrith to Pymont Daily buy a 1/4ly ticket at a cost of \$543.00 or \$1972. pa
if I could afford to pay up-front

If you add on 35% this will increase my train travel by \$591pa

As my payrise this year is below 3% I am out of pocket before I even start to work

June Francis