

**From:** Selim Lok  
**To:** [pointtopoint](#)  
**Subject:** Feedback for the proposed Point to Point Transport Regulation  
**Date:** Monday, 8 May 2017 3:51:12 PM

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To whom it may concern,

This email is in relation to the Point to Point Transport Regulation.

I would like to advise that I am a member of the HCA, and my family and myself are concerned for my current business as a Hire Car operator, and fully support the views presented by the NSW Hire Association in their formal submission.

Furthermore, being a father of two lovely children and having bought a house for my family almost 3 years ago, we currently have a large mortgage and the changes that your proposing in 2020 is of major concern to me as not only will I be able to repay the large mortgage I currently have, but I wont be able to support my family efficiently.

Hence, the concerns my family and I have are huge, that our business will diminish and having been in the industry for over 10 years, there is not much more I can do in the sense of having another job to repay the large mortgage.

Please if your team can consider my concerns as well as all the other small operators, that would be much appreciated.

I look forward to hearing from you.

Regards  
Selim

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Selim Lok

e: [REDACTED]

m: [REDACTED]