

**From:** [REDACTED]  
**To:** [Tollroads](#)  
**Subject:** Toll roads  
**Date:** Monday, 6 August 2018 8:39:37 AM

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Dear sir.

Commercial business borrows money at commercial rates and charges the consumer consumer rates. If they hold monopoly power they charge higher rates.

The government should consider replacing commercial loans with more affordable government back loans with caveats to allow future influence over very long duration of these contracts

Cheers.

Chris mcurdy

[REDACTED]

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