

# MIN-3881 Research into impact of half price public transport fares

24 August 2022

In May 2022, you asked for research to be completed into the impact of half price fares on public transport patronage. Early insights were shared by Auckland Transport (AT) in July (refer MIN-3911), and further research has been shared by AT and included in this note. Weekly updates on changes to patronage have been provided with your weekly report.

---

## Summary

- The research investigated changes in public transport usage behaviour due to half-price fares and how this may have been influenced by other factors. The primary data source for this research was a survey of approximately 7,000 New Zealanders, supplemented by quantitative data where available.
- Surveys were undertaken monthly, covering New Zealanders aged 15 and over, weighted by age, gender and region to match the 2018 Census demographics.
- Public transport use has increased from March to August 2022 by around 50% in Auckland, and 33% in Wellington and Christchurch. The research suggests that some of this increase is due to half-price fares, along with recovery from the COVID-19 Omicron peak and rising fuel costs; conversely, usage may have been suppressed by cancellations relating to the ongoing driver shortage, along with the seasonal winter drop in usage.
- Half-price fares were reported to have led to new public transport trips for 33% of people who used public transport in the preceding week, and 13% of those people reported shifting from using a car or taxi. 80% of New Zealanders aged over 15 were found to be aware of the policy. Half-price fares were reported to reduce people's worry about cost of living, and particularly benefited people living with disabilities.
- While this research suggests that half-price fares have increased public transport use, including through some mode shift from private vehicles, public transport patronage remains 20-40% lower than in 2019, and though vehicle traffic remains lower for some types of journeys (such as central city commutes), for other types of journeys it has returned to pre-Covid levels. This suggests that multiple factors beyond price remain important to support mode shift and reduction of vehicle kilometres travelled.

## Impact on patronage and users

The full research presentation is enclosed in Attachment 1. This section summarises the key findings.

- *Awareness:* 80% of people surveyed were aware of the half-price fare policy. This has been dropping by two percentage points per month.
- *Overall patronage:* Public transport patronage has increased by around 50% in Auckland, and 33% in Wellington and Christchurch, from March to August 2022. Some routes in regional New Zealand have seen greater uplift in patronage. Relative to the same month in 2019, August patronage is now at 62% in Auckland, and 80% in Wellington and Christchurch.
- *Patronage attributable to half-price fares:* Half-price fares were reported to have been a contributing factor for new public transport trips for 33% of people who used public transport in the preceding week.
- *Number of people (customers):* The number of individual people using public transport has increased during the half-price fares period and is now near the levels of mid-2021. This has recovered faster than the number of trips made, suggesting people are making fewer trips per person, which may be due to

factors like the enduring increase in rates of working from home. For example, relative to mid-2021, Wellington and Christchurch have had 80% recovery in patronage but 90% recovery in customers.

- *Mode share:* The public transport mode share across New Zealand has increased since the introduction of half price fares as public transport use has increased more rapidly than driving. This effect has been stronger in central areas; for example, the mode share for public transport access to central Auckland increased from 19% in March 2022 to 35% in July 2022.
- *Equity and inclusion:* Half-price fares have significantly improved public transport users' perceptions of value and affordability and helped reduce people's worries about travel costs. Prior to the introduction of half-price fares, people using public transport were much more likely than non-users to skip journeys due to expense; this has now reversed. Additionally, though children were not included in the survey, they make up about a quarter of public transport (exclusive of Ministry of Education school services) in major centres and three quarters in some smaller regions.
- *Regional variation:* 15% of adults in cities reporting switching to or increasing their use of public transport due to half-price fares, with a smaller effect in suburbs (6%) and towns (4%), reflecting areas where public transport is more competitive with alternatives.
- *Age:* 12% of people aged 15-34 reported switching to or increasing their use of public transport due to half-price fares, compared to 6% of people aged 35-54, and 1% of people over 55.
- *Non-users of public transport:* Among reported barriers to public transport use, price is not the main barrier. More commonly reported barriers relate to public transport availability, speed, frequency and reliability. In July, 80% of survey participants had not used public transport in the last week.
- *Enduring behaviour change:* People who switched to public transport as a result of half-price fares rate the overall experience more poorly than existing users, so may be at risk of switching back to their previous modes, particularly if fuel prices reduce.

### Contextual factors

Public transport use should be considered in the context of several key factors other than price, which have been identified as affecting patronage since March:

- *COVID-19 recovery:* has increased PT use since the Omicron peak, with the number of people reporting COVID-19 a barrier to travel falling from 7% of people in March to 3% in June. Additionally, the gradual increase in overseas visa-holders will contribute to a recovery in patronage.
- *Fuel costs:* have increased PT use, being reported as a factor in choosing public transport by 50% of all public transport users, and by 64% of public transport users who switched from cars.
- *Cancellations:* have likely suppressed PT use, with 4%-15% of services being cancelled per week in Wellington and Auckland, as the top six factors that people report impacting journey experience relate to ease of access, time spent waiting, and access to information. Cancellation rates have been lower in other centres.
- *Seasonal variation:* has likely suppressed PT use, as there is normally a 10% drop in patronage during winter relative to March.
- *Working from home:* has likely suppressed PT use, as this remains above pre-Covid levels. This has reduced some travel across all modes, but people who forego a trip due to working from home were more likely to have previously travelled by public transport than by other modes.

### Impact on revenue

- The half-price fare policy has reduced per-passenger fare revenue by 50%, with this shortfall made up by Crown funding administered by Waka Kotahi. Current patronage trends suggest the cost for the remaining period in which the policy applies will be approximately consistent with the estimate included in the 17 July announcement.

- There remains a significant shortfall in overall fare revenue while public transport patronage remains below pre-Covid levels. For the current financial year, this cost is being shared between public transport authorities and the National Land Transport fund.

#### **Auckland Transport research**

- AT has provided the results of their research into the impact of half-price fares on public transport patronage to you in confidence. These were shared with the AT board at their 16 August 2022 meeting. Please find their report enclosed in Attachment 2.

Released under the Official Information Act 1982

CONFIDENTIAL

## Public Transport Patronage and Revenue Recovery and Growth

For decision: ☐ For noting: ☒

### Te tūtohunga / Recommendation

That the Design and Delivery Committee (committee):

- a) Note the current patronage recovery progress relative to other cities in New Zealand and the analysis between Auckland and Wellington and related customer insights related to public transport in the current COVID-19 environment.
- b) Note the findings from the board's request to leverage learnings from other jurisdictions and relevant industries recovering from COVID-19 disruption./
- c) Note the next steps of formalising a dedicated team to further identify, scope and implement key recovery initiatives over the next 12 months.
- d) Note the commencement of 2023 Annual Fare Review planning process (for implementation in February 2023), the planning for which will include considerations related to potential Mayoral election outcomes related to free public transport.

### Te whakarāpopototanga matua / Executive summary

1. Public transport (PT) patronage in Auckland, as at early August 2022, is progressing at a rate of approximately 57% of pre-COVID-19 levels (2019 baseline). Recoveries are currently 15% – 20% lower than other major New Zealand centres as a result of a lower patronage recovery starting point. From August 2021 onwards, Auckland has experienced a greater number and longer periods of lockdowns as a result of COVID-19. In September 2021, Auckland was at 10% patronage recovery due to lockdowns compared to 50-60% for Wellington and Christchurch.
2. Bus driver shortages, further compounded by low wages rates and COVID-19 related driver absenteeism, are impacting Auckland patronage recovery. Wellington bus operators are reporting a ~13% shortage vs Auckland's estimated ~20%, leading to 5-7% bus cancellations occurring in Wellington vs 12-15% in Auckland since February 2022.
3. Awareness and uptake of the half price fares initiative has provided an initial boost to patronage. However, despite worsening economic conditions and increasing pressure on household budgets, PT uptake has remained static. Half price fares has resulted in existing PT users utilising the network for more trips outside of their daily commute, whilst non-PT users are rationing their car use and eliminating trips instead of shifting to PT. At the current rate of patronage recovery, Auckland Transport (AT) is forecast to achieve 59 million trips in the current financial year.

**CONFIDENTIAL**

4. Whilst affordability and price are significant factors, ease of use and payment, network coverage and service reliability are key factors to shifting non-users to PT and all of these areas need to be addressed to encourage greater PT uptake from Aucklanders.
5. A cross functional working group has been established to identify, prioritise and implement new short to medium term targeted initiatives with the highest patronage and revenue impact to achieve 85 million trips to meet Auckland Council's (AC) 2021/31 Long Term Plan (LTP) obligations.
6. A recent scan of recovery initiatives in international jurisdictions completed by Deloitte identified a wide range of initiatives, from targeting behavioural change to improving the public transport experience. These concepts have been developed into an intervention framework containing key initiatives to be shortlisted, scoped and implemented by the working group.

## Ngā tuhinga ō mua / Previous deliberations

Date	Report Title	Key Outcomes
August 2021 Board	Public Transport – Patronage Recovery	Noted the core drivers behind patronage decline due to COVID-19, patronage recovery initiatives and risk that would impede recovery.
June 2022 Board	2022/23 Budget	Board approval of 2022/23 budget with patronage assumption for 2022/23 at 58.7M trips whilst the AC consultation document had 82.9M trips.

## Te horopaki me te tīaroaro rautaki / Context and strategic alignment

7. AT submitted a draft 2022/23 operating budget to AC in March 2022 which had a \$55.3m funding gap against AC's consultation budget expectations. Material changes in the 2022/23 budget from the published LTP were reflected across the remaining years of the LTP and were provided to AC to enable the update of its long-term funding models. The PT patronage assumption for 2022/23 was budgeted at 58.7M trips and ~ \$110m of fare revenue (the published LTP had 82.9M trips for FY 23 and ~ \$155m fare revenue). Patronage recovery is a key initiative to bring AT's patronage back to planned LTP figures.
8. On 14 March 2022, the Cabinet announced that as a part of a fuel tax relief and PT package, PT fares would be halved for 3 months effective from 1 April 2022. This initiative has since been extended thought to 31 January 2023, delaying the implementation of the Community Connect initiative and impacting AT's ability to review and make changes to its fare structure.

**CONFIDENTIAL**

9. The Regional Public Transport Plan (RPTP) policy and PT service contracts require an annual review of PT fare schedules to ensure fares keep pace with operating costs. Fares are usually reviewed and set in order to keep pace with operating cost indexation and balance fare/Waka Kotahi New Zealand Transport Agency (Waka Kotahi) /Council revenues to budget for cost indexation and new service funding. The last fare change was in February 2021.
10. AT is commencing an Annual Fare Review (AFR) which will also consider Mayoral candidates' aspirations to reduce the cost of and remove barriers to using PT. The AFR is scheduled for February 2023 implementation.

## Ngā matapakinga me ngā tātaritanga / Discussion and analysis

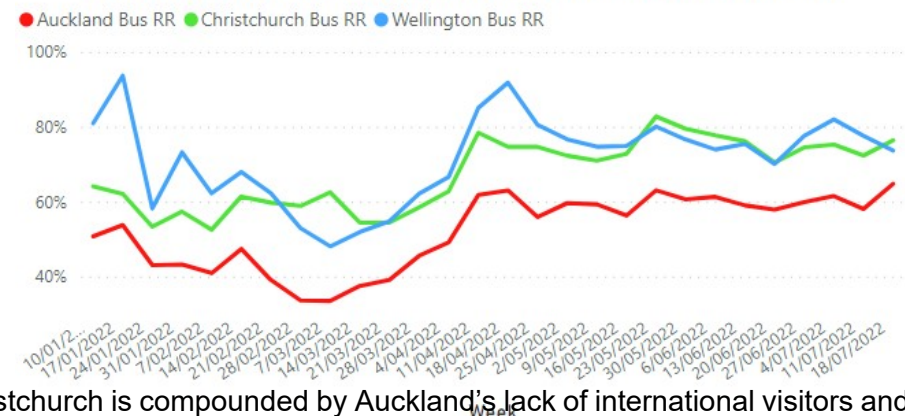
### Patronage Recovery Insights and Analysis

11. Current PT patronage in Auckland, as at August 2022, is progressing at a rate of approximately 57% of pre-COVID-19 levels (2019 baseline), as illustrated below:
  - a. Patronage recovery is currently 15% – 20% lower than other major New Zealand centres from a much lower starting recovery point due to the more severe and extended lockdowns. It has profoundly altered the behaviour and travel demand and may also have hindered the patronage growth from initiatives like the Half-Price fares.
  - b. Before the COVID-19 resurgence in August 2021, Auckland PT patronage recovery was in line with Wellington and Christchurch at around 74%.

Weekly patronage % recovery from Pre- COVID



Normalised Weekly Bus Recovery Rate Comparison by City

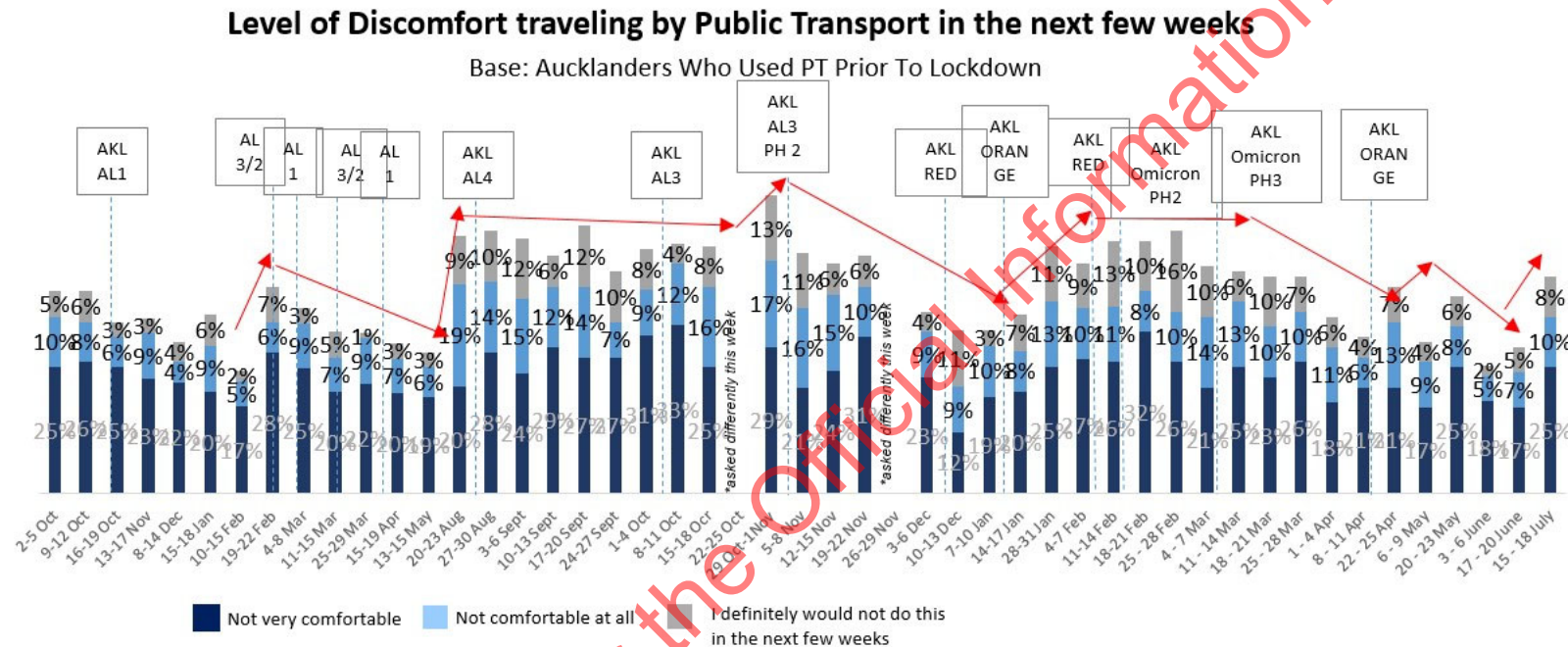


12. The lower Auckland recovery baseline compared to Wellington and Christchurch is compounded by Auckland's lack of international visitors and students.



**CONFIDENTIAL**

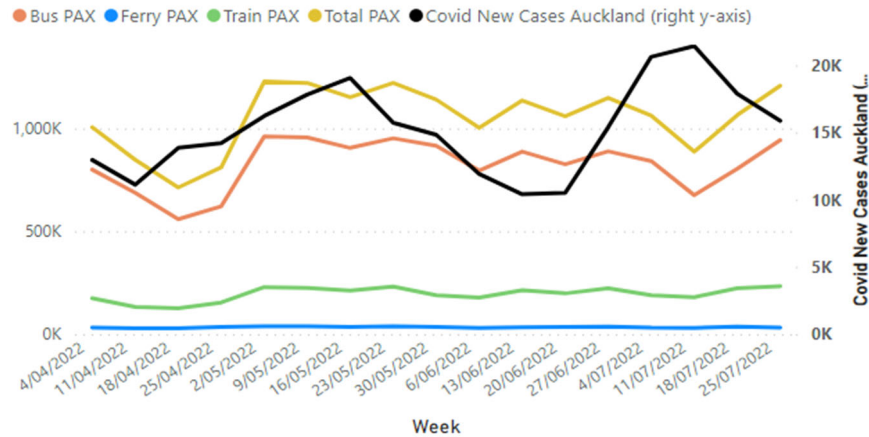
13. As illustrated below, there is still a perception that using PT is less safe due to COVID-19 and other flu-like virus transmission. Survey results from Perceptive COVID-19 New Zealand Insights Tracker highlight the impact that rising case numbers have had on patronage recovery across the country and notes higher levels of concern about COVID-19 in Auckland due to the overall higher number of cases.



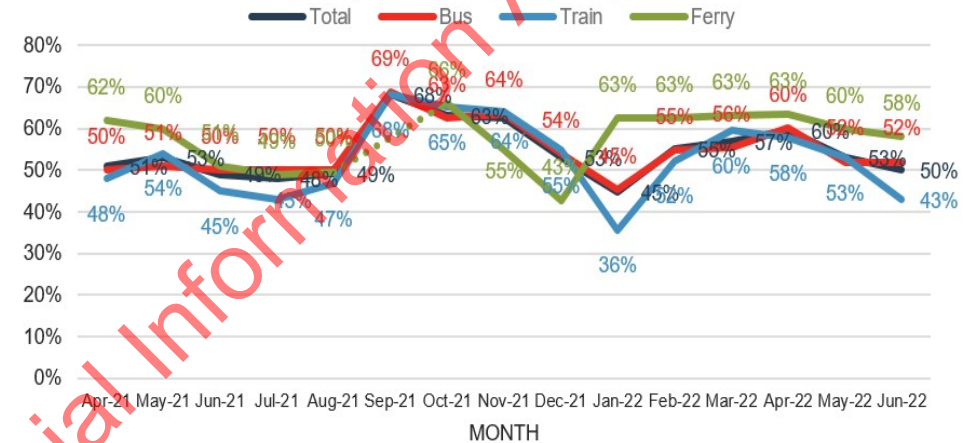
14. Comparing PT modes, train patronage recovery is lagging due to sustained track maintenance work by KiwiRail. Recovery rates on rail are tracking approximately 10% behind bus and ferry, which is attributed to high cancellations and slow recovery of train customers.
15. Overall satisfaction with PT is at the lowest level since February 2022 due to ongoing COVID-19 related staffing issues, weather related incidents, a freight train derailment, and mechanical issues.

CONFIDENTIAL

Weekly Covid New Cases vs Patronage by Mode



Overall Satisfaction with latest PT Journey  
 (% rating 8–10 out of 10)



16. Auckland is facing significant COVID-19 related absence of frontline workers, and this combined with the impact of underlying shortages among bus drivers, train managers and ferry crew, has led to an increase in the number of daily cancellations of PT services (currently around 15% per weekday).
17. Driver attrition is at an all-time high and recruitment is difficult, exacerbated over the last two years with drivers transitioning to similar industry roles with improved terms and conditions (e.g., freight and couriers) and migrant drivers returning home to visit relatives, adding to the recent shortage. AT is helping bus operators in recruitment campaigns by providing them with back of bus advertising and supporting their messaging on bus electronic destination signs. AT is also working with the Council of Trade Unions, bus operators and Waka Kotahi through a series of workshops to improve bus driver pay and terms and conditions. AC has funded an immediate 8 per cent (\$8m) rise in bus driver wages and an update is pending from Waka Kotahi for an additional \$8m in funding to uplift driver pay. This will enable operators to retain their current workforce and make the bus driving role more attractive to new drivers.
18. Service reliability is a key satisfaction factor for customers which influences their choice to use PT. While operators are still having to cancel a significant number of trips due to the driver shortage, AT has been working with operators to ensure that trips are not being cancelled on an ad-hoc basis in order to allow a better level of certainty for our customers. Where trips have to be cancelled, they are cancelled in advance in the AT Journey Planner.



CONFIDENTIAL

19. When considering which services to run, AT is applying several network principles which help to retain trips seen as crucial, as well as not leaving sizable gaps in the timetable. These principles include not cancelling the first or last trip, running all school trips, trying to run all services which carry a large number of school students and retaining trips which cover remote areas and/or run at a low frequency.

20. The ongoing COVID-19 presence in our communities is resulting in PT service disruptions and cancellations of around 13%. The graph below compares Auckland bus reliability in April and May of between 88-95% to Wellington and Christchurch which is above 95% (cities across Australia have been in the 55-65% range).



21. The key differences between Auckland and Wellington can be summarised as follows:

- Wellington bus operators report being 120 bus driver short (~13%) vs Auckland's estimated of 490 driver shortage (~20%).
- 5-7% bus cancellations have occurred in Wellington, and this is increasing vs ~12% in Auckland (peaked was 15%).
- Wellington Network Recast was done last year, reducing resource requirements to reduce impacts of the driver shortage Auckland's Network Recast will be implemented between October 2022 and March 2023.
- Greater Wellington Regional Council funded a bus driver wage uplift to \$27/h to retain drivers (without Waka Kotahi funding), with driver wages in Auckland have been at ~\$23.71/h. On 28 July 2022, AC funded an immediate 8 per cent (\$8m) rise in bus driver wages, taking the average hourly rate to \$25.62. Discussions are underway with Waka Kotahi for a further \$8m to increase this to ~\$27/h. Co-funding from Waka Kotahi is expected to be approved by Waka Kotahi board on 19 August 2022.

**CONFIDENTIAL**

22. Patronage recovery in Wellington is reported as being the highest in the country and is attributed to:

- a. Large customer base from government sector based in Wellington with expectation of government employees to work in the office.
- b. Work from home estimated only to be at ~10% of workers versus ~21% in Auckland.
- c. Travel time on bus and trains are generally shorter in Wellington and recovery is the highest on those routes with shorter travel times.
- d. Longer travel times on trips from Kapiti Coast or Upper Hutt did not recover the same as other routes with about 20% of people in those areas working from home.
- e. Reliability of train services in Wellington is strong with no track issues.

**Half Price Fares**

23. Half price fares went live on 1 April 2022 for an initial three-month period to June 2022. The half price fares implementation has been successful from a technology perspective and has been supported by a fully integrated marketing campaign across multiple channels.

24. New market research shows that awareness of the half price fares initiative is high (with 86% of consumers surveyed indicating that they are aware of the half price fares initiative), this has helped to bring existing customers back to PT and encouraged them to use the network more frequently for trips outside of their daily commute.

25. Despite the fact that half of Aucklanders say that they have travelled on PT in the last 3 months and 20% of non-users indicate that they would consider PT in the next 12 months, the half price fare initiative is not getting non-PT users onto the network. Other factors outside of price, particularly reliability, need to improve to drive consideration and trialling from non-users. Factors include:

- a. The economic environment has worsened considerably between April and June 2022. Despite rising fuel prices and half price fares, consideration of PT use (outside of regular user segments) has not increased. Aucklanders are choosing to reduce or eliminate their trips or are driving vehicles instead of using PT.
- b. Patronage recovery efforts are still being hampered by the high number of people working from home, absenteeism, supply chain issues and bus driver shortages. Market research and analysis of the half price fares initiative indicate that affordability and price are not the key barriers to PT use.
- c. That in order to drive consideration from potential new customers, we still need to improve the perception that we have a connected network, that our services are frequent, accessible and go where and when they are needed. We need to prove that PT is a viable alternative to taking the car for both regular commutes and shorter local trips. We also need to reduce the barriers to trialling PT (obtaining a HOP card, using a journey planner, comparing cost/time of PT vs. Car).

26. Cabinet announced a decision to further extend the half price fares initiative from the previous end date of 31 August 2022 to 31 January 2023 and a further delayed implementation of Community Connect. The additional extension entrenches a heavily discounted price expectation with PT users and this will need to be factored into the planned annual fare review in February 2023.

CONFIDENTIAL

### Patronage Recovery Working Group

27. Given the above factors, a cross functional working group was established to address current issues with the PT recovery efforts and develop a strategy to accelerate revenue and patronage growth. This group reports to a Steering Group of Executive Leadership Team (ELT) members which was set up in April 2022 to focus on patronage and fare recovery.
28. To date several initiatives have been completed or are in the process of being implemented, with new initiatives being identified through the working group, these include:
- a) Weekend mall activations were run in three locations (Westfields Manukau, Newmarket and Albany) across three weekends. These were conducted on a “test and learn” basis, involved an enticement to trial PT and resulted in over 700 customers signing up to the PT challenge of 10 days travel in one month.
  - b) Currently a proposal is being scoped to run additional activation in 10 malls every weekend for the next year, driving trial and consideration from new customers. Ongoing monitoring of card usage from these customers is also underway.
  - c) The Airport-Link service has been specifically promoted in May and July, positioning AT as being a viable alternative for a car/taxi trip to/from the airport. A “test and learn” opportunity is underway with Quest Hotels to encourage guests to use the Airport-Link service, providing Quest staff with journey planning expertise and pre-loaded HOP cards.
  - d) A refocus on the tertiary segment (students travel frequently and off peak) which underperformed at the start of the year due to COVID-19 restrictions and no campus participation. Campus activations and marketing campaigns are underway to drive uptake of tertiary concessions and tertiary patronage.
  - e) Analysis has been completed of patronage recovery across key corridors to inform route specific marketing efforts (subject to service reliability/punctuality).
  - f) Deloitte has completed an international scan and comparison of other jurisdictions to identify opportunities that can be implemented in the Auckland context and developed case studies on three of these initiatives (on demand services, on board internet and loyalty programmes and incentives), and is in the process of completing a review of the Aviation Sector.
  - g) The working group is compiling a shortlist of new short/medium term initiatives and focus areas with the highest patronage and revenue impacts. Dedicated teams will be established, with budget, to make these successful. These initiatives will need to be prioritised and implemented to accelerate patronage growth over the next 12 months.
  - h) The 2023 annual fare review (AFR) process is underway with the aim to continue the work previously done to increase revenue and balance farebox recovery, through targeted and strategic changes to the fare structure and rules, cognisant of international best practice and trends. This work, which takes account of previous initiative’s discussed with the board, includes the long-standing goal to reduce long distance PT travel and for example increase the off-peak fare discount. It is anticipated that a small number of strategic pricing and

**CONFIDENTIAL**

commercial interventions will be assessed, modelled, and reported for possible implementation. Interface with Patronage Recovery will be a key consideration.

- i) As part of the AFR planning, specific assessment of Mayoral candidate proposals in respect of public transport charging are being considered.

## Ngā tūraru matua / Key risks and mitigations

29. We must improve and maintain service delivery (reliability and punctuality) to ensure we retain existing customers and do not undermine our patronage recovery efforts.

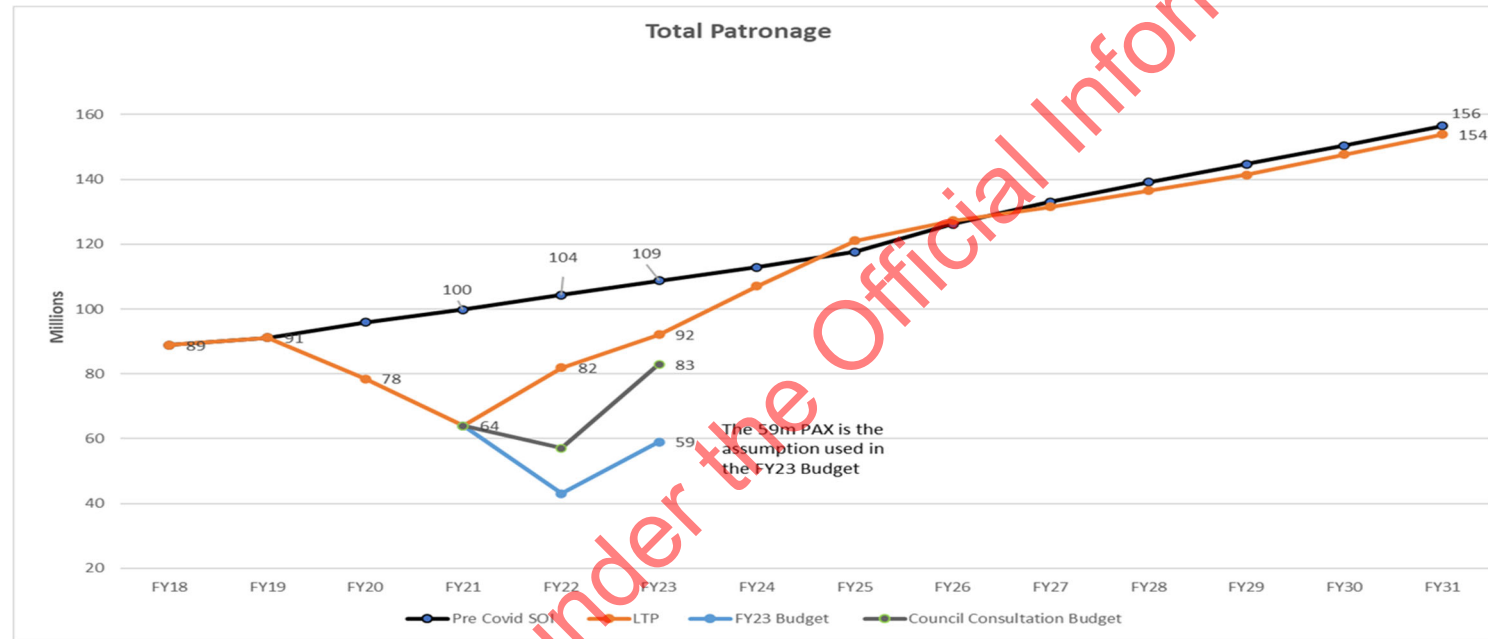
30. There are several operational and customer experience risks, which if not actively managed could impede our recovery response. These include:

Key risk	Mitigation
Stagnant patronage recovery and the farebox revenue gap impacts on co-funding of other projects or limit Waka Kotahi's ability to fund new services.	<ul style="list-style-type: none"> <li>• Specific workstreams, actions and plans to be put in place by dedicated patronage recovery squads.</li> <li>• AT will continue to work with Waka Kotahi and AC to ensure future funding is not compromised.</li> </ul>
Risk of continuing service disruptions impeding customer confidence	<ul style="list-style-type: none"> <li>• Working with unions, operators, and government to address wages issues to address staff retention and boost recruitment initiatives.</li> <li>• Reliability and Services focus increased within AT Metro and working closely with Kiwirail.</li> </ul>
Funding and resourcing of patronage growth initiatives	<ul style="list-style-type: none"> <li>• To provide evidence and gain ELT approval to fund and resource growth initiatives.</li> </ul>
Slow patronage recovery may necessitate the removal of services to reduce PT operating budgets.	<ul style="list-style-type: none"> <li>• Auckland's Network Recast implemented between Oct 2022 and March 2023 to optimise the network and maintain service delivery on key routes/corridors.</li> </ul>
Inflation and key contract indexation are higher than assumed in ATs budget	<ul style="list-style-type: none"> <li>• Ongoing monitoring of escalation impacts.</li> </ul>

CONFIDENTIAL

## Ngā ritenga-ā-pūtea me ngā rauemi / Financial and resource impacts

31. Slower than expected recovery from COVID-19 impacts adversely on farebox revenue. A 5% change in PT patronage has ~\$7.5 million gross, or \$3.7 million net impact on PT revenue.
32. While not formally approved, Waka Kotahi has advised its commitment to funding the shortfall between PT farebox revenue and PT costs at 51%. Waka Kotahi still needs to work through how to make this funding available in the NLTF. It could impact on co-funding of other projects, or limit Waka Kotahi's ability to fund new services.
33. A 1% change in PT contract indexation has ~\$5.3 million gross, or \$2.6 million net impact on PT contract costs. The graph below illustrates ATs current patronage revenue to budget gap.





**CONFIDENTIAL**

## **Ngā whaiwhakaaro ō te taiao me te panonitanga o te āhuarangi / Environment and climate change considerations**

34. Accelerating patronage growth makes better use of existing transport networks and reduces emission impacts on the environment by having fewer vehicles on the road.

## **Ngā whakaaweawe me ngā whakaaro / Impacts and perspectives**

### **Mana whenua**

35. No engagement specifically required for this report.

### **Ngā mema pōti / Elected members**

36. Ongoing engagement through quarterly updates to Auckland Council.

### **Ngā rōpū kei raro i te Kaunihera / Council Controlled Organisations**

37. Patronage performance is reported quarterly to Auckland Council. In June a paper was presented to the Mayor, providing an overview of patronage level and the programme of patronage recovery.

### **Ngā kiritaki / Customers**

38. Customer satisfaction (bus, train, ferry) research continues to be researched monthly. Periodic COVID-19 consumer research is also undertaken to gauge consumer confidence and track the portion of Auckland's workforce that claim to be working from home.

## **Ngā whaiwhakaaro haumarū me ngā whaiwhakaaro hauora / Health, safety and wellbeing considerations**




39. Periodic COVID-19 consumer research continues to be undertaken to gauge the level of consumer confidence and comfort in using PT.  
40. AT continues to work with PT operators to ensure that staff well-being is prioritised.

CONFIDENTIAL

## Ā muri ake nei / Next steps

41. Further opportunities and initiatives, including learnings from other jurisdictions and industries will be presented to the ELT steering group in late August 2022. Approved initiatives will require dedicated resourcing for implementation and specific budget.
42. Dedicated project delivery teams to drive the prioritisation, implementation and reporting of growth initiatives will be formalised in August 2022.
43. Proposal for the 2023 Annual Fare Review will be presented to Board for approval in December 2022 together with a patronage recovery and related workstreams and targeted initiatives update.

## Te pou whenua tuhinga / Document ownership

Submitted by	Ben King <b>Group Manager Integrated Network Enablement (Acting)</b>	
	Anna Lawrence <b>Group Manager Brand Customer Engagement &amp; Sustainable Transport</b>	
Recommended by	Murray Burt <b>Acting EGM Integrated Networks</b>	
	Mark Laing <b>EGM Finance</b>	
	Vanessa Ellis <b>EGM Customer Experience</b>	