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Submission: I am writing with respect to the "Public Transport Fares in Sydney and Surrounds Draft Report - More efficient, more integrated Opal fares - December 2015". More specifically, I am writing in reference to section "1.3 Discounts for frequent customers" of the report.

While I understand and support the need to change the rule regarding how frequent travel discounts are calculated to ensure customers are not abusing the system, I believe the proposed method to address is likely to unfairly disadvantage people with limited financial capacity.

The new rule will see customers needing to pay the total cost of each journey up front, to then have the discounted credited back to them at the end of the week. This means that people are expected to maintain an increased financial burden, while awaiting the return of their travel entitlements. This in turn would trigger an increased rate of expenditure of the account balance, which translates into increased frequencies of top-ups.

I would like to suggest an alternative to the proposed method, which still limits customers abusing the system. The new rule should provide for customers to still only have to pay for the first ten journeys that they take, with any subsequent journey that week being free - then at the conclusion of the week, the discount is reconciled and the appropriate amount is credited or debited to equal the ten most expensive journeys.

Additionally, I would like to lodge my protest against the increase from a cap of eight paid journeys per week, to ten. When Opal was first introduced, the individual fares themselves were notably higher than what the existing paper ticket fare system provided for (notably for people with long term tickets). This was offset by only having to pay for the first eight trips, instead of the typical ten experienced by most daily travelers. By now increasing the paid journeys to ten and coupling this with an additional proposed fare increase - the actual fare increase is beyond the actual amount detailed by the fare increase table. Even without the comparison to the original paper ticket prices, the percentage increase when comparing the actual dollar increase with the additional paid journeys - poses, in my view, an unreasonable real fare increase.