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Submission: I have no problem with the draft Gold Opal Fares listed in para 1.4.

They are fair, particularly as there has been no change since 1/1/2005.

I also agree that eligibility for the Gold Opal card should be tightened and perhaps a means test on total income ,(not assets), as in para 2.83 is the way to go to avoid those on large (??) incomes using the system.

Seniors Card--Concession Opal table 2.5

For current users I believe the rise from a daily cap of \$2.50 to \$9.00 is too high too quickly. This is a very big jump and it should be realized that a large number of seniors will lose their gold card access when the Centrelink asset changes take effect from 1/1/2017.

Comparisons with concessions for Seniors Card holders in other states are mixed-some-

SA & WA have free travel with time constraints while Vic and Qld have 50% off adult fares and generous regional travel.

I believe the review is very well presented and easy to read. Andrew Hill