

Author name: Anonymous

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Submission: My wife and I are retirees who have held and used Opal Gold Cards since they were first issued in 2015. Our use is limited to off-peak times when the trains are virtually empty.

We appreciate the benefits and convenience of the Gold Card but find that now it is even less generous than comparable cards in use in other countries.

In Turkey for instance senior citizens in similar circumstances to ourselves have entirely free travel benefits on public transport, even though it is a poor country.

The proposals to increase costs and limit the benefits available to Gold Opal Card holders is just one more additional cost to those which have been nibbling away our limited income.

The increases will severely limit our ability to travel because we will be unable to afford such costs.

We trust that IPART will recognise the adverse impact which such changes will have on the quality of life of NSW Senior Citizens.