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Submission: Before I changed to using Opal card in September 2014 I had used quarterly ticket for years. I had paid \$410 for 90 days ticket (60 working days), \$6.83 per day, \$31.54 per week.

When start using Opal card in 2014/2015 I needed to spend \$9.64 per day (increase 41%), \$38.56 per week (increase 22%), by benefit of free trip after 8 trips in a week, it is \$501.28 quarterly (increase 22%).

If the IPART proposal is started in July 2016 I need to pay 10 trips \$48.2 a week (increase 25%), \$626.6 quarterly (increase 25% compare with 2015 and 52.8% compare with 2014).

For a regular 5 days week commuter it is unaffordable and terrible transport fare increment.

Sydney Train's lose is not caused by free trip to commuters. It is caused by its own poor management. There are too many "no-gate stations" for example Carlingford Line. It is basically free of charge line. Other reason is "staff", especially in Central station staff are just watching people walk through the gate without tap Opal card. They do not take any action. It is really unfair that regular "paid" commuters are suffered by Sydney Train's poor management.