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Submission: if you are intent on subbing for a travel credit scheme , then can you please consider implementing a scheme similar to that in Hong Kong octopus card , where the credit accumulated can be used to purchase products and services in octopus or in our case opal equipped and approved retailers. This can be called the Opal Rewards , however my grievance is in the fare rises and i believe you are underestimating the expected fall due to fare rises and it is my suggestion that you keep it on 2015 levels at least for the next decade or so and rely on other means for cost recovery like a GST increase provided that public services and other essentials goods and services are not affected or face a cost increase for the end-user